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VOL. 1 NO. 249 BOMBAY: SATURDAY, DECEMBER 20 1913 ONE ANNA

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LIST OF DEPARTURES
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BOMBAY to MARSEILLES in .... 13 days
BOMBAY to LONDON via MARSEILLES by rail in .... 14 „
BOMBAY to PLYMOUTH by sea in... 19 „
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The above mentioned improved transit will commence from the 1st January 1914.

Date of Sailing	Steamers.	Tons.	Connecting at Aden with	Tons.
20th Dec.	Salsette ..	6000	Mongolia ...	10000
27th „	Persia ..	8000	....	..
1914. 3rd Jan.	Salsette ..	6000	Macedonia.....	10500
10th „	Delta ..	8000	....	..
17th „	Salsette ..	6000	Malwa........	11000
24th „	Arabia ..	8000	....	..
31st. „	Salsette ..	6000	Mooltan ...	10000
7th Feb.	Mantua ..	11000	....	..
14th „	Salsette ..	6000	Morea	11000
21st. „	Caledonia ..	8000	....	..
28th „	Maloja ..	12500	....	..
7th March	Persia ..	8000	....	..
14th „	Salsette ..	6000	Marmora ...	10500
21st. „	Macedonia ..	10500	....	..
28th „	Salsette ..	6000	Moldavia....	10000
*1st April.	Himalaya ..	7000	....	..
4th „	Arabia ..	8000	....	..
11th „	Salsette ..	6000	Medina.......	12500
18th „	Mantua ..	11000	....	..
25th „	Salsette ..	6000	Mongolia..	10000
*29th „	Arcadia ..	7000	....	..
2nd May	Caledonia ..	8000	....	..
9th „	Salsette ..	6000	Malwa........	11000
16th „	Persia ..	8000	....	..

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A" rate "B" rate. "A" rate "B" rate.
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accommodation and further information o,

A. H. FROOM,
Superintendent.
P. & O. S. N. Co., Bombay.

186

NIPPON YUSEN KAISHA.

TO Japan via Singapore, Hongkong and Shanghai.

Steamer.	Commander.	Tons	Arrival.	Departure.
bayMaru	Y. Tozawa.	4625	19th. Dec.	30th. Dec.
mboMaru	N. Kawashima	4709	28th Dec.	9th. Jan.
makuraMar	T. Hori.	6126	11th. Jan.	23rd. Jan.
goonMaru	T. Date.	4936	25th. Jan.	6th. Feb.
wachiMaru	A. Christiansen	6163	8th. Feb.	20th. Feb.
nang Maru	S. Murazumi	5500	22nd. Feb.	6th. Mar.
naba Maru	S. Tominaga.	6189	8th. Mar.	20th. Mar.
BombayMaru	Y. Tozawa.	4625	22nd. Mar.	3rd. Apr.
ColomboMaru	N. Kawashima	4709	5th. Apr.	17th. Apr.

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Steamers.		Tons.	Leave Bombay about.	Leave Karachi about.
City of Poona	A&C	7467	21st Jan......	....
City of Birmingham	A&C	7475*	23rd Feb......	21st Feb.....
City of Calcutta	A&C	7680*	12th Mar....	10th Mar..
Trafford Hall	A	5321	21st Mar ...	....
City of Manchester	A&C	5551	....	25th Mar...
City of Paris	A&C	9232*	13th April....	11th April..
City of Karachi	A&C	5566	....	22nd April
City of Lahore	A&C	6875	....	29th April..
City of Birmingham	A&C	7475	27th May ...	25th May .

*Calling at Bombay for passengers only.

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	Rs.	Rs.	Rs.	Rs.
Marseilles ..	578	891	429	649
London via Marseilles ..	653	1091	489	809
Liverpool ..	605	957	462	704
London via Marseilles out from Liverpool ..	....	999	....	787

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DWARKA 1695 Th. 25th Dec. 9 a. m. ‡C. M.
LHASA 2184, Fri. 26th Dec. *6 a.m. Direct
†Porebunder, Dwarka and Cutch Mandvie.
‡Cutch Mandvie.
*Or later on arrival of English mail steamer.

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Steamer.	Tonnage.	Sailing on.
*PALAMCOTTA ...	3413	Thursday, 25th Dec
†PURNEA	3306	„ 8th Jan.
*PENTAKOTA	3418	„ 22nd „
†LINDULA	3358	„ 5th Feb.

*Calls at Seychelles, Mombasa, Zanzibar Mozambique, Beira, Delagoa Bay, and Durban.
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HOUSE, BAZAAR and DHOBIE ACCOUNT BOOK, *sixth edition revised*, for 12 months with Servants Diary, Wages Table, Household Hints, Cookery Notes and Will Form *by Gerald L. Chard*, price Rs. 1-8 from No. 13 Dept., Army Navy Stores, Fort, Bombay.

TO BE LET.

TO BE LET at Mahableshwar JEEJEE LODGE (Hot season Rs. 1,200; Cold season Rs. 150 per month) and DHUN VILLA (Hot season Rs. 800; Cold season Rs. 100 per month). Apply Mrs. P. B. JEEJEEBHOY, Pedder Road, Bombay. 0711

TO LET—GROUND FLOOR of a spacious bungalow, at Club Road, furnished or unfurnished, occupied by a European for the last four years. Will be vacant on 31st January, 1914, as occupier goes home. Oil painted, bright and cool with garden. Apply No. 505, Advt. Dept., "Bombay Chronicle."

NOTICES.

HOWRAH MUNICIPALITY.

APPLICATIONS are invited and will be received by the Undersigned upto the 5th January, 1914, for the post of HEALTH OFFICER to the Howrah Municipality, Bengal, on a salary of Rs. 500—40—700 with a monthly conveyance allowance of Rs. 50.

Applicants must state:—

1. Age.
2. Nationality.
3. Present appointment, if any
4. Qualifications and experience.
5. Whether related to any Municipal employee or Municipal Commissioner.

No one need apply who does not possess a British Diploma in Public Health and has not a registrable medical qualification. The principal other qualifications to be taken into consideration in selecting a candidate will be sufficient Indian experience and power of organization.

The appointment is subject to the Provident Fund, Leave and other Service Rules in force in this Municipality.

K. N. TAGORE,
Secretary,
Howrah Municipality.

Howrah, the 15th December, 1913.

PURSUANT to a decree of the High Court of Judicature at Fort William in Bengal in its Ordinary Original Civil Jurisdiction made in suit No. 564 of 1913 wherein Luchminarain Kanoria & Co. is Plaintiff and the Administrator-General of Bengal is Defendant, the creditors of JOHN ROSS BERTRAM, deceased, late of Calcutta, Merchant, the deceased in the plaint in this suit named who died on the 25th day of December, 1912, are required on or before MONDAY, the 19th day of January, 1914, to send to the office of the Registrar of this Court in its Original Side, their names, addresses, and description, the full particulars of their claims, a statement of their accounts and the nature of the securities (if any) held by them or in default thereof they will be peremptorily excluded from the benefit of the said decree.

Every Creditor holding any security may produce or transmit the same to the Registrar with the particulars of his claim or shall produce the same before the Assistant Referee of this Court in the Court House on Monday, the 26th day of January, 1914, at the hour of 11 o'clock in the forenoon, being the time appointed for adjudication on the claims.

The Claimants should send in their claims with a Court fee stamp of Rs. 2 affixed thereon.

J. H. HECHLE,
Registrar.

MORGAN & Co.,
Defendant's Attorneys.
PUGH & Co.,
Plaintiff's Attorneys.
High Court, Original Side,
Calcutta, 11th day of December, 1913.

NOTICES.

INADMISSIBLE ADVERTISEMENTS.

THE MANAGER reserves the right to refuse any advertisement without assigning resasons for doing so.

IN THE HIGH COURT OF BOMBAY.

IN INSOLVENCY.

No. 514 of 1912.

Re MAHOMED SALAY MAHOMED, Memon of Bombay Mahamedan Inhabitant residing, at Cazi Molla, lately a dealer in Onions and Potatoes and now unemployed; an Insolvent.

NOTICE IS HEREBY GIVEN that the abovenamed insolvent has applied to the Court for his discharge and that the Court has fixed the 18th February 1914 at 11-30 o'clock in the forenoon for hearing the application.

Dated this 17th day of December 1913.

R. B. PATEL,
Chief Clerk.

Chief Clerk's Office, High Court,
Fort, Bombay, the 19th December, 1913. 1071

NOTICE TO TENDERERS.

SEALED TENDERS for the services of an auctioneer to sell METALS and unserviceable STORES at Kirkee Arsenal from 1st April 1914 to 31st March 1916 will be received by the Assistant Director of Ordnance Stores, 5th and 6th Divisions, Kirkee, up to 12 NOON on the 19th JANUARY, 1914.

II. FORMS and full PARTICULARS can be had from the Assistant Director of Ordnance Stores, 5th and 6th Divisions, Kirkee Arsenal, Kirkee.

S. LETHBRIDGE, Major, R. A.,
Assistant Director of Ordnance Stores,
5th and 6th Divisions.
Kirkee Arsenal, 17th December, 1913. 1060

NORTH WESTERN RAILWAY.

WANTED

TEN WARD KEEPERS for the Stores Department. Must be well educated, write a neat hand, understand Ledger, Posting and Accounts and possess a thorough practical knowledge of all descriptions of Railway Stores, Machinery and Plant. Salary Rs. 64 rising to Rs 80 p.m. Security Rs. 500. Three months probation. Applications in candidates' own handwriting with copies of testimonials to be submitted at once to:

CHIEF STOREKEEPER,
North Western Railway,
Lahore.

Lahore, dated 5th December, 1913.

BOMBAY BARODA AND CENTRAL INDIA RAILWAY.

CHRISTMAS HOLIDAY TRAFFIC.

AN EXTRA PASSENGER TRAIN will run from COLABA to SURAT leaving Colaba at 22-15 on Tuesday 23rd December and arriving at Surat at 6-15 on Wednesday 24th December.

FREDERICK W. HANSON,
250 General Taraffic Manager.

TELEGRAPHISTS FOR BRITISH EAST AFRICA.

THERE ARE VACANCIES for experienced TELEGRAPHISTS in the Post Office of the British East Africa and Uganda Protectorates. Candidate should be not less than 21 or more than 30 years of age, and should be good writers and Capable Morse Sounder operators. The minimum qualification is the ability to send and receive telegrams at the rate of 16 words per minute and preference will be given to applicants who are capable of a higher rate of speed. A knowledge of postal work is desirable but not necessary.

The salaries paid will vary according to qualification. For men with less than 5 years' practical experience and having a manipulative ability of 16 words per minute the commencing salary offered is Rs. 80 per mensem. For Telegraphists of longer experience and superior qualifications higher salaries are offered ranging in the case of specially expert operators who are also good writers and have a thorough knowledge of English up to Rs. 120 per month.

Quarters or allowances in lieu (Rs. 20 per month) are at present granted at certain of the smaller stations in East Africa but not at the principal settlements. In Uganda quarters or allowances in lieu are generally provided and telegraphists serving in that Protectorate also receive local allowances varying from Rs. 10 to Rs. 30 per mensem according to station.

Selected candidates will be required to enter into a three years agreement for service in the East Africa and Uganda Protectorates and to pay for an Insurance Company's Fidelity Guarantee costing Rs. 15 per annum. They will be granted double intermediate railway fare from their homes to Bombay and second class passages to British East Africa. Half salaries will be paid during the voyage and full pay from date of arrival at Mombassa. Similar passage facilities back to India will be granted at the expiration of the agreement or in the case of telegraphists remaining in the service return ocean passages will be granted in addtion to leave pay according to the Regulations for the Subordinate Staff of the East Africa Protectorate. Applications should be addressed to:

Messrs. MACKINNON MACKENZIE & CO.
Agents in India for the British Protectorates
in Africa, Nicol Road, Ballard Pier,
1070 BOMBAY.

NOTICES.

BOMBAY SCOTTISH ORPHANAE SOCIETY.

THE ANNUAL MEETING of the Bombay Scottish Orphanage Society, and the DISTRIBUTION of PRIZES will take place in the school at Mahim, on SATURDAY, the 20th December 1913, at 5 p.m.

The Committees' report for the past year will be submitted and a Committee elected for the coming year.

The Hon. Mr. C. H. A. Hill, C.S.I., C.I.E., I.C.S., has kindly consented to preside and Mrs. Hill to distribute the Prizes.

All friends of the Society are cordially invited to attend.

J. A. STEWART,
0961 Hon. Secretary.

NOTICE.

CONTRACTS FOR MANUFACTURE AND SUPPLY OF COUNTRY SPIRIT.

TENDERS are now being INVITED by the Commissioner of Customs, Salt, Opium and Abkari, Bombay, for seven separate contracts for the manufacture and supply of COUNTRY SPIRIT from the Distilleries in the Bombay Presidency proper to the Districts in that Presidency. The Contracts, tenders for which must be received by the 16th February, 1914, will be for a period of three years (and in one case five years), commencing from the 1st April, 1915. Full particulars regarding these contracts may be obtained at, or an application to, the Office of the Commissioner of Customs, Salt, Opium and Abkari, Bombay.

Sd. H. O. QUIN,
Commissioner of Customs,
Salt, Opium and Abkari.
Bombay, 15th November, 1913. 0809

NOTICE.

FOR SALE.—The following MACHINERY all of HOWARD and BULLOUGH'S make.

JAMES GREAVES MILL. 5 Slubbings (4 of 78 and 1 of 48 Spindles each.
JAMES GREAVES MILL. 7 Inters, 114 Spindles each.
JAMES GREAVES MILL. 13 Rovings, 144 Spindles each.
HOWARD AND BULLOUGH MILL. 5 Slubbings, 94 Spindles each
HOWARD AND BULLOUGH MILL. 10 Inters, 136 Spindles each.
HOWARD AND BULLOUGH MILL. 20 Rovings, 172 Spindles each.

Can be seen at work by appointment.

Apply to
GREAVES COTTON & CO.,
1023 CHINCHPOKLI.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

TESTAMENTARY AND INTESTATE JURISDICTION.

GEORGE V. by the Grace of God of the United Kingdom of Great Britain and Ireland, and of the British Dominions beyond the Seas, King Defender of the Faith, Emperor of India.

Petition for Probate of Last Will and Testament of Maganlal Umiashanker Bhat of Bombay Brahmin Khedaval, Hindu Inhabitant, a medical practitioner .... Deceased.

Ambalal Bapubhai and (2) Nemchand Maneckchand, both of Bombay, Hindu Inhabitants and both residing at Shaikh Memon Street without the Fort of Bombay, the Executors according to the tenor of the said Will .... Petitioners.

ALL persons claiming to have any interest in the Estate of the abovenamed deceased are hereby cited to come and see the Proceedings if they think fit before the Grant of Probate.

Witness Sir Basil Scott, Knight, Chief Justice at Bombay aforesaid this eleventh day of December, in the year of our Lord one thousand nine hundred and thirteen and in the fourth year of our Reign.

A. M. KAJIJI,
Registrar.
P. B. MALABARI,
The 11th day of December, 1913.
Messrs. SURAJMAL & Co.,
1069 Petitioners' Attorneys.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

TESTAMENTARY AND INTESTATE JURISDICTION.

GEORGE V. by the Grace of God of the United Kingdom of Great Britain and Ireland, and of the British Dominions beyond the Seas, King Defender of the Faith, Emperor of India.

Petition for Probate of the last Will and Testament of the late SHA RAMDAS KESHOWJI of Bombay, Hindu inhabitant, a landed proprietor residing at Walkeshwar outside the Fort .... Deceased.

(1) MODY DULLABHDAS VITHALDAS, a merchant, residing at Baharkote, outside the Fort of Bombay and (2) THAKARDAS RAMDAS, unemployed, residing at Napean Sea Road outside the Fort of Bombay, both of Bombay, Hindu inhabitants, two of the executors named in the said Will .... Petitioners.

All persons claiming to have any interest in the Estate of the abovenamed deceased are hereby cited to come and see the Proceedings if they think fit before the Grant of Probate.

Witness Sir Basil Scott, Knight, Chief Justice at Bombay, aforesaid this Twelfth day of December in the year of our Lord, one thousand and nine hundred and thirteen and in the fourth year of our Reign.

(Sd.) A. M. KAJIJI,
Registrar.
(Sd.) P. B. MALABARI.
The 12th day of December, 1913.
Messrs. DUBASH & Co.,
1063 Petitioners' Attorneys.

THE BOMBAY WIDOWS' PENSION FUND, Ld., ESTABLISHED 1876.

No. 273, Hornby Road, next to Fire Brigade Station.

Funded Capital of Rs. 1,88,600.

Bankers—The Bank of Bombay.

OBJECT.—The object of the fund is to enable married persons to make provision after their death for their wives in the shape of a monthly pension for life. Subscriptions are based upon a very low scale. No distinction between European and Indian lives. Funds are invested in Government and other approved Securities. Thirty per cent. of the total subscription is refunded to a subscriber in the event of his wife pre-deceasing him. Twelve months' grace is allowed for paying subscription in the event of a subscriber losing his employment. Liberal commission is offered to Canvassers.

GAJANAN SADANAND DESAI,
Secretary and Treasurer.

AUCTION SALE:

J. S. MODY & CO.

AUCTIONEERS AND COMMISSION AGENTS.
24-26, Bank Street, Fort.

OUTRIGHT BONA-FIDE SALE.

A RARE OPPORTUNITY TO OUTFITTERS, TAILORS, MERCHANTS AND PRIVATE GENTLEMEN.

Under instructions from Messrs. Jehangir Mehta and Somji, Solicitors for the purchasers of the stock-in-trade of the well-known firm of Messrs. N. Catchpole and Co., Drapers and Outfitters, Messrs. J. S. MODY and Co. will sell by Public Auction at "Taj Buildings" Hornby Road, Fort, THIS DAY SATURDAY, the 20th day of December, 1913, and the following days commencing at 2-30 p.m. (S. T.), every day the entire stock-in-trade of the said firm consisting of gent's dress, suits, shirts, sleeping suits, linen and soft collars, fashionable neckwear, braces, belts, trouser stretchers, socks underwear, rolled-gold jewellery, swimming costumes, sweaters, hats and caps, boots and shoes, lady's dresses corsets, chemises, lady's hats of up-to-date fashions, stockings, robes, night dresses, gloves, fancy goods, toilet requisites, soaps, perfumery, iron beds, camp furniture, leather travelling requisites table and bed linens, art draperies, woollen piece-goods, shop furniture electric fans and lights, &c.

N. B.—The sale will be continued also on Sunday the 21st instant.

On Monday the 22nd and Tuesday the 23rd December, only ladies' and gents' boots and shoes will be sold.

The above is on view.

BONA-FIDE SALE.

IMPORTANT TO TAILORS, MERCHANTS AND GENTLEMEN.

AUCTION SALE OF PIECES OF SUPERIOR BLACK VENETIANS, COATINGS, SUITING FLANNELS, TWEEDS WHIP CORDS, WHITE SERGE, CRICKET FLANNELS, ETC., SUITABLE FOR THE OCCASION OF THE COMING CHRISTMAS.

THIS DAY, SATURDAY, the 20th day of December, 1913, at 2-30 p.m., Messrs. J. S. MODY & Co. are instructed to sell by Public Auction in the shop opposite Messrs. C. M. Bhesania and Empire Buildings on Hornby Road, Fort, by order of the firm concerned a consignment of superior woollen piece-goods received per s. s. Masilia comprising:—

Fancy checked, vicuna, covert and worsted coatings, black superior venetians, blue and black venetian coatings, blue twill serge, fancy coloured superior whipcord coatings, fancy coloured herringbone coatings, suiting and tennis flannels, coloured tweed suitings, venetian coatings, white twill and knitted serge, fancy trouserings, white stripe serge and cricket flannels, colored super homespuns, etc., of 3 to 12 yards in length.

The remnants will be sold singly to suit the requirements of the purchasers.

The above is on view.

AUCTION SALE OF LANDED PROPERTY AT VILLE PARLE.

HIGH COURT.
O. O. C. J.
Suit No. 44 of 1913.
Naoroji Hormusji .... [illegible]
vs.
Piraji Matooji .... [illegible]

Under instructions from [illegible] batta and Company Attorne[illegible] Naoroji Hormusji the Receiv[illegible] in the above suit in pursuance [illegible] Absolute for sale made herein [illegible] day of October, 1913, and on [illegible] at the risk of the mortgag[illegible] Maloojee and in pursuance of [illegible] of sale contained in the Indentur[illegible] gage dated the 13th day of Fe[illegible] and made between the said Pi[illegible] of the one part and the pl[illegible] other Messrs. J. S. MODY & [illegible] tioneers will sell by Public Au[illegible] undermentioned property on the [illegible] TO-MORROW, SUNDAY, the 21st d[illegible] December, 1913, at 5 p.m. (S. T.).

All those several pieces or parcels [illegible] Khoti land or ground now formed into one plot together with the messuages tenement or dwelling house or a bungalow standing thereon on a portion thereof situate lying and being at Valle Parle in the Zilla of Thana Taluka, Salsette and in the Registration sub district of Bandora containing by admeasurement five thousand nine hundred and twenty square yards or thereabou[illegible] registered in the books of the Collector [illegible] Land Revenue as noted below and bou[illegible] as follows that is to say on or towa[illegible] East by a public passage and land [illegible] survey No. 103 and Falni No. 26 [illegible] towards the West by land beari[illegible] No 103 and Falni No. 20 [illegible] Jassin Gabrael Prel and othe[illegible] wards the North by land beari[illegible] No 114 and Falni No. 2 and on [illegible] the South by land bearing surve[illegible] and Falni No. 7.

Survey No.	Plot No.	Falni No.	[illegible]
103	Nil	7	1330
,,	,,	17	196
,,	,,	18	1749
,,	,,	21	150
,,	,,	42	166
108	1	Nil	2329
		Total	5920

and which said land hereditaments and premises are now in the occupation of the mortgager and his tenants.

For further particulars and conditions of sale apply to Messrs. Khambatta and Company Attorneys for the Receiver at their office No. 17 Church Gate Street Fort or to the undersigned.

AUCTION SALE OF 100 BALES BENGAL FINE GINNED COTTON.

On MONDAY, the 22nd December, at 4-30 p.m., (S.T.), Messrs. J. S. MODY and Co., will sell by Public Auction, in Mr. Vardhman Jetsy's Jutha, at Colaba, by order of Marwadi Ramgopal Madhavprasad and on account and at the risk of Marwadi at the time of sale and the balance will have Harnandrai Foolchand, 100 bales Bengal Fine ginned cotton from Alwar.

A deposit of 25 per cent. will be required to be paid and the goods taken delivery of within 4 days from the date of sale.

J. S. MODY & CO.,
Auctioneers.

Digitized with financial assistance from the Government of Maharashtra on 09 April, 2017

AUCTION SALE.

CRAWFORD & CO

AUCTIONEERS & COMMISSION AGENTS.

16, APOLLO STREET, FORT.

BONA FIDE SALE.

GOOD OPPORTUNITY FOR COLLECTORS OF VERY OLD SATSUMA CHINA AND JAPAN WARE.

AUCTION SALE OF A BIG CONSIGNMENT OF VERY OLD CHINA AND JAPANESE GOODS SPECIALLY COLLECTED FOR THE SEASON BY MR. M. Z. MARTIN OF KOBE WHO HAS OVER 50 YEARS' EXPERIENCE IN THIS LINE.

This day SATURDAY, the 20th instant, at 2 p.m. (S.T.), Messrs. CRAWFORD and Co. are instructed to sell by Public Auction, at the old shop of Messrs. Thomson and Taylor opposite to the Rajabai Clock Tower on the Esplanade Road, Fort, and next to the French Bank, by order of the Bank concerned, one invoice of very rare and selected Japanese goods just landed from "Kawachi Maru" from Kobe consisting of rich Imari, Satsuma, and Cloissonneware consisting of vases, Koros, Bowls, Flowerpots, Jardineers, and pedestals, various sorts of figures of gods and birds, etc., Ornaments, Wall-plates, Tumblers, Washing sets, Furndishes, Ashplates, Candle-sticks, Toothpick holders, Rich Satsuma, and Cloissonne and Antimonyware of assorted sorts, Bronze and Brassware to a very large quantity, Vases, etc., and many other miscellaneous and assorted Japanese goods, good for presentation on Christmas and New Year and too numerous to mention.

The above is on view.

N. B.—The above goods are richly decorated and worth giving presentations and special attention is being drawn to the fact that these Satsuma, Cloissonne and other wares of our goods are specially selected by a well-known expert (Mr. Martin) of these lines who has passed many years in Kobe and is a very special collector of such rich collections.

BONA-FIDE SALE.

AUCTION SALE OF VALUABLE ORNAMENTS OF GOLD AND SILVER AND GOLD ORNAMENTS SET WITH RUBIES, SAPHIRE AND PRECIOUS STONES AND THE SHOP FURNITURE AND THE IMPLEMENTS TO MANUFACTURE THE ORNAMENTS AT THE SHOP OF INSOLVENT AT BARIA BUILDING NEAR TRAM TERMINUS, PYDHONIE.

Under instructions from R. D. Sethna Esq., the Official Assignee and Assignee of the estate of Vithaldas Dharamsey, traded as G. Mehta & Co., Messrs. CRAWFORD & Co. will sell by Public Auction THIS DAY SATURDAY, the 20th instant at 2-30 p.m. (S. T.), at the Shop of the said Insolvent at Baria Building near Tram Terminus, Pydhonie, the following valuable gold and silver ornaments etc.

Gold ornaments such as bangles, kadas, chains, necklaces, mohanmalas, rings, head ornaments, earrings, sleeve links, lockets, gold coins, crosses, bracelets, big brooches pendants, safety-pins, clips, coral chains, gold watches, cigarette and match boxes, English gold (6 to 18ct.) ornaments set with rubies, pearls, sapphire and diamonds, necklaces, set with diamonds rubies etc., diamond and ruby ear-studs, and silver such as cups, saucers, bowls and other presentation goods and shop furniture such as rolled top office table, chairs, show cases, one big Godrej safe, one English safe, one Austrian safe, and all the implements useful to manufacture the ornaments etc.

Catalogues are published and the ornaments are on view.

AUCTION SALE OF ALMOND NUTS, PISTACHIO NUTS, BETEL-NUTS, WALNUTS, &c., AND SAFE, WEIGHTS AND WEIGHING SCALE, &c.

Under instructions from R. D. Sethna, Esq., the Official Assignee and Assignee of the estate of Veljee Narpal and ors., Insolvents, Messrs. CRAWFORD and Co. will sell by Public Auction to-morrow SUNDAY, [illegible] 21st instant, at 3 p.m. (S.T.), at the shop [illegible] Vussonjee Veljee, at the corner of Mody [illegible]ar, the following:—

[illegible] fruits such as almond nuts, pistachio [illegible]etel-nuts, walnuts, charolee, kis-mis, [illegible]currants, &c., and one safe, scale and [illegible]ts, &c.

[illegible] deposit of 25 per cent. will be required [illegible] the time of sale and the balance to be [illegible]aid and delivery taken on the next day.

WEEKLY SALE.

On MONDAY, the 22nd instant, at 2 p.m. (S. T.), Messrs. CRAWFORD and Co. will sell by Public Auction at their Rooms No. 16, Apollo Street, Fort, a great quantity of grey, white and coloured piece-goods and the following:—

Furniture such as tables, chairs, teapoys, writing and dressing tables, single and double glass-door almirahs, cupboards, glass screens, hatstands, phonographs, &c.

By order of the concerned:—One large assortment of durable and very fine boots, shoes and slippers for ladies, gents, boys and girls.

By order of Army and Navy Co. operative Stores:—Cane chairs and folding chairs.

At 3 p.m. (S. T.).

Under instructions from the Administrator-General, Bombay, and the Administrator of the estate and effects of the late Keshovlal Jethalal Mehta, the effects of the abovenamed deceased, such as metal watch, silver chain, gold buttons, gold links, rings, etc.

By order of R. D. Sethna, Esq., the Official Liquidator of the Credit Bank of India, Ld.:—Writing tables, office tables, arm and without arm chairs, teakwood high chairs, copying presses, counters with brass railings, teakwood cupboards, electric fans, lights, buttons, and switch machines, office

AUCTION SALE.

CRAWFORD & Co., (Contd.)

wall clocks, benches of various sorts, one large safe by Godrej arrived from Junagadh Branch and large sign-board, &c.

At 2 p.m. (S. T.).

1 rubber-tyred victoria.
1 rubber-tyred vis-a-vis.

By order of Mr. Kanjee Allarakhia, the executor of Versheybhai Laljee.

1 rubber-tyred shigram.
1 waler horse.

By order of the owner and on account and at the risk of the defaulting purchaser 1 old Motor Car.

By order of R. D. Sethna, Esq., the Official Assignee and Assignee of Rahim Joosub, Insolvent.

1 shigram and 1 grey horse.

At 2-30 p.m. (S. T.).

Several gent's bicycles by different makers.

AUCTION SALE OF HANDSOME AND NEAT-MADE AND FRENCH-POLISHED HOUSEHOLD AND OFFICE FURNITURE.

Under instructions from the owner—Messrs. CRAWFORD & Co., will sell by public auction on MONDAY, the 22nd instant at 2-30 p.m. (S. T.) at their Rooms, in Fort. The following:—

Household and office furniture (made to order) by well-known makers, such as Drawing Room suites of sofas and chairs, single and double glass door almiras, writing and dressing tables, marble topped octagon and side tables, teapoys, hatstands, side-boards, glass screens, wooden single cots, cabinets, etc.

A deposit of 25 p. c. will be required at the time of sale and the balance to be paid and delivery taken on the next-day.

AUCTION SALE OF PLASTERING WORKS USEFUL TO HOUSE BUILDERS.

H. C. Suit Nos. 663-64 of 1913.
Diwalibai vs. Rajaram.
Divalibai vs. Naran Coorjee.

Under instructions from R. D. Ssthna Esq., the Receiver appointed in the above suit, Messrs. CRAWFORD & Co., will sell by public auction on TUESDAY, the 30th instant at 3 p.m. (S. T.) at 3rd Bhowvada, House No. 104 and 151, Khumbarwada, near Darbar Cinematograph, Null Bazar. The following:—

A big lot of Figures and Plastering Works useful for building purposes, one writing table, one large bench, marble stones, steel joists, empty boxes, iron cask, 4 big Brass pots, etc.

A deposit of 25 p. c. will be required at the time of sale and the balance to be paid for and delivery taken on the next day.

N.B.—OWING TO THE GREAT RUSH OF HORSES, CARRIAGES, AND MOTOR-CARS, WHICH WE RECEIVE FROM THE PUBLIC FOR SALE BY AUCTION ON EVERY MONDAY, WE BRING TO THE NOTICE OF THE PUBLIC THAT OUR SALE OF HORSES, &c., WILL COMMENCE EXACTLY AT 2 P.M. (S.T.) INSTEAD OF 3 P.M. (S.T.) ON EVERY MONDAY.

CRAWFORD & Co.,
Auctioneers.

Bombay, 20th December, 1913.

SORABJEE COWASJEE & CO.

Auctioneers & Commission Agents,

21, Medows Street, Fort, Bombay.

SALE WITHOUT RESERVE.

A good opportunity to private buyers and merchants.

SALE of the Stock-in-trade of the well-known Firm of Messrs. H. M. Sidick and Co., Tailors and Outfitters at Taj Hotel.

Messrs. SORABJEE COWASJEE and Co. will, on SATURDAY, the 20th, and MONDAY, the 22nd day of December 1913, sell by Public Auction, at 2-30 p.m. (S. T.), each day, at the ground floor of Candy House (where the goods have been removed for the convenience of sale), opposite the Taj Mahal Hotel, the stock-in-trade of the late firm of Messrs. H. M. Sidick and Co., recently bought by Messrs. Vicassum Brothers. The present owners are selling this stock to make room for new goods. The stock consists of pieces of tweed, flannel coating, cashmere, etc., of suit lengths and upwards, Oxford and twill shirting, ready made shirts, ready made Holland, tussore and tweed suits, silk, cotton and woollen socks and stockings, neckties, collars, hand bags, kit bags, steel trunks, Elwood hats, caps, underwears, shoes, and similar other outfit articles and travellers' requisites, also show cases, glass door cupboards, shelves and furniture fittings.

The goods will be on view from the 19th instant.

A deposit of 25 per cent. if required will be paid by the purchaser, and the balance shall be paid and goods cleared within three days from the day of sale.

SORABJEE COWASJEE & Co.,
Auctioneers.

Bombay, 20th December, 1913.

FOR ADVERTISEMENT RATES

APPLY

THE MANAGER,
"BOMBAY CHRONICLE,"
Medows Street,

AMUSEMENTS.

THE EXCELSIOR

At 6-30, 8-30. and 10 p.m.

Come and Hear

Mr. ARTHER CANWORTH
THE BANJO WIZARD
IN A
Medley of Overtures

WILD BEASTS AT LARGE

A most striking film showing the adventures of wild animals which escaped from a menagerie and invaded a town.

A Christmas Film

CHRISTMAS AMONG FOREST FOLK

Showing how the intelligent Beetle enjoys himself at the season of seasons.

Other Films include "Daisy Wins the Day"—A fine fun film.

Kind Hearts are more than Coronets.

and

Pathe's Gazette.

TO-MORROW SUNDAY
AT 3 P.M.
LES MISERABLES
COMPLETE WILL BE SHOWN.

THE
ALCAZAR
CINEMA DE LUXE

6-30 Twice Nightly. 10.

A WORD TO THE WISE
DO NOT MISS OUR
XMAS ATTRACTION.
THE ROUND OF AMUSEMENT

Which is on a scale of Magnificence and Variety never before attempted by the Management.

A "BIGSHOW" ALL THE WAY
To-night the Last Night of
THE BROS. GOULD,
AND
Miss DOREEN DALE

YOUNG BUCKSHOT & Co.
REAL COWBOYS & AMERICAN INDIANS

In a unique and original playlet entitled:—
AFTER THE ROUND-UP

OUR EXCLUSIVE PICTURES
Charge of the Light Brigade
This Picture must be seen by every Britisher.

THE LAUGH ON DAD (a laughable Comedy)
COMICS AND THE ENGLISH GAZETTE

TO-MORROW SUNDAY,
Miss ARNOLD DIAMOND
SOUBRETTE-DANCER-INSTRUMENTALIST
From the
Empire Theatre:—LONDON.

R. WILLIAMS

COMEDIAN who Shatters Gloom, Scatters Fun
Brother of the Famous BILLIE WILLIAMS.

ARNOLD DIAMOND & WILLIAMS.
IN A COMEDY SKETCH
"THE POLICEMAN"

YOUNG BUCKSHOT & Co.

BUCKSHOT IS THE CHAMPION
Roper and Lassoo Manipulator of the world.

SPECIAL XMAS MATINEES
XMAS DAY—BOXING DAY
Saturday and Sunday Dec. 27th and 28th
PERFORMANCES COMMENCE AT. 4 p.m.

Give the youngsters a treat Every child purchasing a Re. 1 ticket gets a Prize. Some are valued at Rs. 10 On other days the Fish Pond will be at 6-30 Performance.

No Advance in Prices.
No Seat Guaranteed after 6-45 and 10-15
Soldiers & Sailors half price to Rs. 2 and Re. 1 Seats.

BOMBAY A. D, C.

NOVELTY THEATRE.
13th, 14th & 15th January.
Mr. Bernard Shaw's well-known Comedy
"YOU NEVER CAN TELL"

CAST:

Mrs. Binning
Mrs. Paterson Brown
Mrs. Duncan Wilson.
Major Watson, R. E.
Mr. M. N. Hogg
Mr. H. C. Hawtrey, R. E.
Mr. S. Hardy, I. C. S.
Capt. Meade.
Colonel Young.

At 9-30 p. m. precisely.

Box Office at Messrs. S. ROSE & Co.
Usual Prices.

AMUSEMENTS:

AMERICA-INDIA CINEMA.

Charni Road. **TO-NIGHT!** **Tel. No. 1271.**

Grand Program for the Holidays,

THE BATTLE

A drama of the American War of '61. The most stirring and realistic scenes ever thrown on the screen.

See Also:—

KNIGHT OF THE CROSS. *(Coloured drama)*
THE MAID OF HONOUR. *(Drama)*
COWBOY SPORTS. *(Worth seeing)*

THREE Shows Nightly—7 to 8, 8-30 to 9-30 and 10 to 11.

PRIZE Shows—Saturday & Sunday, 5-30 to 6-30.

FILMS FOR SALE OR HIRE.

ROYAL OPERA HOUSE.

TO-NIGHT
And Every Evening including Sundays.
Twice Nightly
6-15 to 8-15 p. m. 10 p. m. to 12.

VON ARX and all the members of his **All-Star American Co.** together with **CAPTAIN JACK KELLY** the Great Stock Whip and Lassoo Artiste
ASSISTED BY
MISS VIOLET KELLY the only Expert Lady Stock Whip Artiste in the world.

TO-NIGHT:—The Westminster Tobacco Co. have challenged Von Arx to escape from a packing case (which is to be supplied by them) after being securely nailed inside of same. Von Arx undertakes to escape from this case at the second performance to-night. Packing case is on view outside Evans Fraser's Store.

SUNDAY! SUNDAY!! 6-15 and 10 p. m.:—Two Grand Performances with extra special features and added attractions.

Prices:—Orchestra Stalls Rs. **3**, Stalls Rs. **2**, Dress Circle Re. **1-8**, Balcony Re. **1**, and Gallery annas **4.**

Children half price. Soldiers in uniform half prices in Balcony only.

BOX PLAN Open AT ROSE & Co.
Till 2 p. m., on Saturdays.

Tramcars will leave at the close of the performance from Girgaum Terminus in the directions of Fort and Byculla.

THE OLYMPIA
PICTURE PALACE.

GRAND CHANGE OF PROGRAMME

To-night! ***To-night!!***

OUR TWO STARS:

(1) A MOTHER'S CALVARY
OR
GAMBLER'S FATE (2,500 Ft.)
(2) PRICE OF SILENCE (2,500 Ft.)

Saturday and Sunday Matinee with most valuable prizes 5-15 to 6-45 and 7 to 8-30; 9 to 10-30 and 11 to 12-30 every night.

OLYMPIA PICTURE PALACE
Telephone 1266.

CORONATION CINEMATOGRAPH Co.

Sandhurst Road, Girgaum.

GRAND XMAS PROGRAMME
COMMENCING FROM SATURDAY,
20th Dec. 1913.
TWO STAR FILMS

A FATAL LOVE
3,000 feet.
THE STRENGTH OF MEN
2,000 feet.

Two other screaming Comics
Prize Show on Saturday, Sunday and Thursday at 5 to 6-30,

Time: 7 to 8-30, 9 to 10-30 11 to 12-30 (S. T.)

!!! LOOK OUT !!!
FOR THE
"POLICEMAN"
AT THE
ALCAZAR
ON SUNDAY, DEC. 20th.

X'MAS DAY

AT
The "Taj Mahal" Hotel

Special X'mas Dinners will be served on Thursday, 25th December 1913,

at Rs. 5 per head

from 7 p.m. till 9 p.m.

The Hotel Orchestra will play a selected Programme of Music during dinner.

Tables can be Booked Now.

THE INDIAN HOTELS Co., Ltd.

NOW OUT.

THE INDIAN SUCCESSION ACT

FOR
Students and Practitioners
BY
PESTONJI L. PARUCK, B. A., LL.M.,
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Containing all the recent cases decided between 1900-1913 by the High Courts in India and by the Privy Council on the subject. All subjects lucidly explained.

With an Appendix.

Containing the full Text of the Indian Succession Act, the Hindu Wills Act, the Parsi Intestate Succession Act, etc., etc,

Price Rs. 5.

Ramchandra Govind & Son,
Booksellers.
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The Bombay Chronicle.

SUBSCRIPTION RATES.

TOWN.

Yearly	Rs. 20.
Half-yearly	Rs. 11.
Quarterly	Rs. 6.

MOFUSSIL.

Yearly	Rs. 30.
Half-yearly	Rs. 16.
Quarterly	Rs. 9.

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Provident Schemes
of

Marriage, Life and Upanayan are such as would be found in none. Its "Special Life" (admitting 75 years) and "Special Marriage" Schemes out-chronicles any chronicle, by paying handsome bonus after 3 months. Copyright and name of the above two registered and patented. Would you please ask for the rules and Agencies and Bonus List of

43-1, Bow bazar Street, Majumdar Bros. & Co.
CALCUTTA. *Managing Agent*

BANKING.

THE EASTERN BANK, LIMITED.

HEAD OFFICE: 4, Crosby Square, London, E. C.

Branches at: Bombay, Calcutta and Baghdad.

Subscribed Capital	£1,000,000
Paid up Capital	£400,000
Reserve Fund	£15,000
Reserve Liability of Shareholders	£600,000

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Corner of Churchgate Street and Hornby Road.

INTEREST ALLOWED ON DEPOSITS FIXED FOR ONE OR TWO YEARS AT THE RATE OF 4½ per cent. PER ANNUM.

CURRENT ACCOUNTS opened and FIXED DEPOSITS received for shorter periods at rates to be ascertained on application.

INTEREST ALLOWED on SAVINGS DEPOSITS ACCOUNTS at 3½ per cent. per annum. Copies of the Rules may be obtained on application.

BILLS OF EXCHANGE purchased loans and credits granted on approved security and every description of Banking and Exchange business undertaken.

PURCHASES AND SALES of British and Foreign Securities effected on the usual terms.

SECURITIES received for Safe Custody, and interest and dividends collected for clients.

W. M. ANDERSON.
Manager.

THE PUNJAB NATIONAL BANK, LIMITED.

(ESTABLISHED 15TH MAY, 1895.)

Capital Authorised	Rs. 20,00,000
Capital Issued	Rs. 15,00,000
Capital Paid up	Rs. 9,88,153
Reserve Fund (in Govt. Papers)	Rs. 10,00,000

HEAD OFFICE—LAHORE.

Branches—

Amritsar, Bombay, Calcutta, Cawnpore, Delhi, D. I. Khan, Ferozpore, Gujranwalla, Jullundhur, Karachi, Kasur, Lahore City, Lyalpur, Ludihana, Multan City, Peshawar City, Amballa City, Rawalpindi, Sargodha, Sialkote, and Srinagar.

CURRENT ACCOUNTS are opened and interest allowed at the rate of 2½ per cent. per annum.

FIXED DEPOSITS are received for 12 months and shorter period at rates of interest which can be ascertained on application.

SAVINGS BANK DEPOSITS. Sums as low as Rs. 5 received and interest allowed at 3½ per cent. per annum.

LOANS OVERDRAFTS, and CASH CREDITS. The Bank grants accommodation on terms to be arranged against approved security.

CHEQUES, HUNDIS, BILLS, etc., of outstations are bought, collected, and discounted.

For other particulars, and rules of business apply to:—

SRI RAM, B.A.,
Manager.

89, Apollo Street, Bombay.

THE EMPIRE BANK, LIMITED.

17-19, GREEN STREET, FORT BOMBAY.

AUTHORISED CAPITAL Rs. 50,00,000.

CURRENT ACCOUNTS opened and interest allowed at 3 per cent p.a. on minimum daily balances of Rs. 200 to Rs. 1,00,000.

FIXED DEPOSITS for 12 months at 5 per cent p.a.

SAVINGS BANK deposits at 4 per cent p.a.

LOANS, OVERDRAFTS AND CASH CREDITS granted on approved security.

SECURITIES AND STOCKS Received for safe custody and dividends and interest thereon collected. Also bought and sold for constituents at market rates.

All kinds of Banking business transacted. Further particulars on application.

HEREDIA & Co.,
Agents.

THE BOMBAY MERCHANTS' BANK LIMITED.

HEAD OFFICE, APOLLO STREET.

Branches:—

Mumbadevi (Bombay), Ahmedabad and Gondal.

Authorised and Subscribed Capital, Rs. 1,00,00,000.

Interest on fixed deposits for 12 months 5 per cent p. a. Savings Bank 4 per cent. Current accounts on daily balances 3 per cent. at Bombay.

Rates for short deposits and information regarding terms of any other Banking business to be ascertained on application.

JAINARAYAN HINDUMAL DANI,
Managing Director.
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BANK OF BOMBAY.

SAVINGS BANK.

The Bank receives Deposits on the following terms:—

Sums not exceeding Rs. 1,000 in the aggregate may be deposited within any one year from 1st January to 31st December.

Deposits may be made in the names of two or more persons and the balance made payable to one or more of them or to the survivor or survivors. Interest is allowed at the rate of three per cent. per annum on the minimum monthly balance not exceeding Rs. 5,000.

Copies of the Rules can be obtained on application at the Bank.

J. BEGBIE,
Secretary and Treasurer.

COMMERCIAL.

◆

CABLE QUOTATIONS.

THE MONEY MARKET.

(Reuter's Telegram.)

LONDON, Dec. 18

THE Bombay MAILS of 6 inst arrived at Brindisi this morning.

Consols 2½ %	71 5-16—⅛
Exchange on London at Paris Fcs	25.32unchgd.
Rentes 3 %	84¼ Ex.
Berlin Cheques on London ..	20.49½plus1
Bar Silver spot ..	26 11-16unchgd.
„ 2 months hence ..	26 11-16unchgd
Closing Tone of silver :—Firm.	
Rupee Paper 3½ % ..	64unchgd
Exchange on India 30 d-st' (Bank buying Rate ..	1-3⅞ unchgd
Discount, Bank of England.. Rate % since 2nd Oct. 1913.	5
3½ % India Stock (Sterling Loan)	85¼unchgd.
Discount Bank Bills 3 m-st	4⅞ „
Discount Indian Bank Bills 6 m-st.	4½ „
Discount Fine Trade Bills 3 months	5 3-8 „
Discount Fine Trade Bills 6 months	5½u chgd
Bar Gold (per oz.)	77-9
Interest day to day loans	4⅞unchgd
Interest 7 day market loans	4⅝ plus

Amount paid into the Bank of Englan about £15,000.

AMERICAN MARKETS.

◆

NEW YORK, Dec. 18

Day's Receipts at all U.S. Ports ..	46,000
Day's Exports to Great Britain ..	9,000
Day's Exports to Continent . ..	15,000
Futures at New York March ..	12.59plus3
Futures at New York May	12.60plus5

Advanced on Bull support and short Covering and Foreign Buying.

Spot Cotton at New York ..	12.90unchgd
„ „ „ Orleans ..	13 „
Tone of Spot Cotton :—Steady	
Futures at New Orleans March	12.94plus6
Futures at New Orleans May ..	13.04 „ 7
Fair Rio Coffee (No. 7 quality)	9¼unchgd
Demand Bills	4 85¼unchgd
Silver Commercial Bars	57⅞plus⅛

LIVERPOOL COTTON.

◆

(Reuter's Telegram.)

LIVERPOOL, Dec. 18.

	Bales
Total Day's Sales at Liverpool	10,000
Total Day's Sales on Spec. & for Exp	1,000
Total Day's Sales of East Indian	—
Total Day's Imports	34.000

Tone of Liverpool Cotton Spot :—Fair demand unchangd.

Tone of Liverpool Cotton Futures :—Quiet. Steady

Tone of Manchester Market:—Quiet with a limited Enquiry.

Mid. Americans		7.13unchgd.
Egyptian F.G.F.		9.55 „
New York 11 a.m. (As known in Liverpool at closing time)	March 12.57plus1	
	May 12.57 „ 2	
New York Official noon call	March 12·55 –1	
	May 12·55unchgd.	
New Orleans 10 a.m.	March 12 83 „	
	May 12.97 „	

CLOSING PRICES

LIVERPOOL, Dec. 18

Months.		
D. J.	..	6 79 — 1
J. F.	..	6.80 „ 1
F. M.	..	6.82 „ 1
M. A.	..	6.84 „ 1
A. M.	..	6.83unchgd
M. J.	..	6.82 — 1
J. J.	..	6.80unchgd
J. A.	..	6.77 „
A. S.	..	6.64 „
S. O.	..	6.43 „

THE BANK OF ENGLAND.

Dec. 18.

The Bank of England Returns for the week ending yesterday show the following results.

Total Bullion	£ 35,400,000	Dec. £1,200,000
Public Deposits	£ 8,000,000	Inc. £100 000
Other Deposits	£ 37,500,000	Dec. £200,000
Govt. Securities	£ 11,200,000	unchgd.
Other Securities	£ 27,100,000	Dec. £ 500,000
Notes & Gold	£ 25,100,000	Dec. £ 200,000

The Bank Reserve is 55 % of the liabilities. "Indian Council" purchased £ 10,000 due from Egypt 20th December.

MISCELLANEOUS MARKET REPORT.

◆

WHEAT.

Australian Wheat Jan.-Feb. ; sellers	35⅞
Choice White Karachi, per 492lbs. C.I.F. Dec.-Jan. ; London value unchanged	37
F.A.Q. Red Karachi, per 492lbs. C.I.F. nominal, quiet.	

SEEDS.

Rapeseed, Yellow Cawnpore 416lbs. 85 % ex-Ship March, April, May, Antwerp sellers	53½plus ¼
Rapeseed Yellow Guzerat, 416lbs. ex-Ship March April May Antwerp sellers unchanged	55
Rapeseed, Brown, 416lbs. ex-Ship Dec. Jan. ; Hamburg done quiet	4-7⅞—⅜
Linseed Bombay per 416lbs. ex-Ship Jan.-Feb. ; Dunkirk sellers quiet unchgd	48
Linseed Calcutta Dec.-Jan. ; London, sellers quiet	46.6plus3d
Linseed Argentine (La Plata) Jan.-Feb. ; Antwerp value quiet unchanged	43⅞
Bombay Cottonseed Dec.-Jan. ; Hull nearest value easier	6.12.6—1s

METALS.

Standard Copper G.M.B.	£ 64⅜—⅞
Copper braziers	£ 80½—½
Yellow Metal unchanged	6⅞

FREIGHT

Coals :—Cardiff to Bombay Canal value	12

SUGAR.

German granulated Sugar C. & F. India (Double bags) sellers Jan.-Marck ; Quiet,nothing in Buyers favour	12.3⅜—⅜
Hungarian Crystals Sugar C & F. India sellers Jan.-March ; pracatilly nothing doing unchanged	11.7½
German Beet-root 88 % sellers Dec. quiet, offering	8.10—⅜
German Beet-root 88 % sellers May unchanged	9.4
F.A.R. & Similar Crystals C & F. India sellers Jan.-March ; quiet unchanged	13.1½
Mauritius Crystals C. & F. Bombay January value	10.10½
Mauritius Crvstals C. & F. Calcutta January value quiet	10.9
Java Sugar inactive unchanged.	

RUBBER

Para Rubber Dec.-Jan. ; value quiet but steady	3⅞—½

BOMBAY MARKETS.

(From our Correspondents.)

Dec. 20.

IMPORTS OF TREASURE.

Packages.	*Rs.*	*From*	*Bank.*
4 boxes gold	1,72,800	London	Mercantile.
6 ,, gold	3,93,600	,,	Chartered.
23 boxes gold and sovs.	14,13,120 15 000	London	National.
1 box gold	37,500	,,	Hongkong.
2 box sovs.	1,50,000	Aden.	Yokohama.

EXCHANGE.

The Market is quiet but steady and rates are unchanged. There has been some enquiry for remittance, but 3 month's sight bills are not offering.

We quote:—

	s.	d.
Banks selling—		
T. T. ready ..	1-4	1-16
D. D mail	1-4	3-32
T. T. forward, Jan. ...	1-4	1-16
Banks buying—		
Private D. D. ready ...	1-4	5·32
Credits 3 m-s ready ...	1-4	3-8 to ⅛11-32
,, ,, forward, Mar.	1-4	5-16
,, 6 m-s ready ...	1-4	9-16
Francs 3 m-s ready ...		172
Marks ,, ,, ...		139¼
60 dys Hongkong ...		142¼
,, ,, Shanghai ...		192⅞
,, ,, Japan		147⅞

COUNCIL BILLS.

At the Periodical Biddings on Wednesday last, for Rs. 80,00,000 the following allotments were made:—

7,60 lakhs Bills, at 1s. 4.1-16d.

66.00 lakhs T. T. at 1s. 4.-3-32d.

tenders receiving in full. The total amount sold during the week ending on Tuesday last, including last week's sales was 88.50 lakhs.

For the next week the amount to be offered is 80 lakhs.

The mail which arrived here to-day, brings the following Council Bills:—

Calcutta	Rs. 20.000
Bombay	Rs. 5 00 000
Madras	Rs. 1,90,000
Total	Rs. 7,10,000

The mail which arrives here on the 26th December brings the following Council Bills:—

Calcutta	Rs. 2,20 000
Bombay	Rs. 10.000
Madras	Rs. 40.000
Total	Rs. 2,70,000

The mail which arrives here on the 2nd January brings the following Council Bills:—

Calcutta	Rs. 4.00 000
Bombay	Rs. 60 000
Madras	Rs. 3.00,000
Total	Rs. 7,60.000

BULLION.

Bar Silver in London was unchanged at 26 11/16 both for ready and for delivery in two months. The Market has had a steadier tone to-day and rates have improved with a better enquiry. We quote at the close as under.

We quote :—	Rs	a.	p.
English bar gold	24	0	3
Australian bar gold	23	15	9
Sovereigns	15	0	0
Silver (cum duty) ready..........	77	8	0
„ „ 1st Settlement ..	77	5	0
„ „ 2nd „ ..	76	3	0

Exports of Bar Silver from Bombay by rail on 16th December 1913.

	Bars.	Ounces.
G. I. P. Railway	33*	39,651
B. B & C. I. Railway......	29	34,714

* Bars and boxes

GOVERNMENT PAPER.

The Paper Market witnessed a weak tone to-day. The Market opened at Rs. 95-10-6, gradually declined and finally closed at Rs. 95-9-6 for 5th January delivery.

4 per cent. Port Trust Bonds were placed at Rs. 102-2.

SHARES.

The Share Market preserved a firm tone and the rates were almost maintained.

Madhavji were placed at the rates varying from Rs. 1,065 to Rs. 1,100.

Standard declined to Rs. 1,120.

David stood at Rs. 435 and Fazulbhai at Rs. 417-8.

Finlay declined to Rs. 305.

New Great Easterns were placed at Rs. 210.

Tata Iron and Steel ordinary stood firm at Rs. 72-8 while Deferred declined to to Rs. 130.

Rs. 130.

Bank of India shares moved up to Rs. 63.

Bank of Bombay shares stood steady at Rs. 1,580.

Bombay Electric Tram ordinary shares improved to Rs. 205 and Preference to Rs. 171.

The Central Bank of India shares were in demand at Rs. 19-8.

Bank of Bombay Weekly Statement.

Statement of the position of the Bank of Bombay for the week ending 13th December. 1913, compared with last week in lakhs and decimals :—

Liabilities.	Rs. Inc.	Rs. Dec.
Public Deposits at Head Office ..		
Public Deposits at Branches......	1.27	8 00
Other Deposits		33.03
Port Bills	..	..
Sundries	.76	..
Assets.		
Governments Securities..........	..	12.73
Other Authorised Securities	..	.05
Credits on Government and other Authorised Securities	1.29	.40
Loans on do. do.	..	5.69
Bills discounted and purchased ...	..	
Dead Stock	..	..
Stamps	..	.24
Bullions........................	..	3 28
Balances with other Banks	..	
Sundries	.20	
Cash	..	1.80

BOMBAY CHAMBER OF COMMERCE WEEKLY COTTON STATISTICS.

Receipts of various growths of Cotton at Bombay to date compared with the corresponding periods of the previous Season :—

....	or .	Total since 1st Sept. 1913.	Total same time last year.
	Bales.	Bales.	Bales.
Khandeish ..	20,076	107,230	47,2·4
Central India. ..	4,722	14,816	225
Barsee and Nagar ..	7,038	28,495	12,024
Berar ..	15,·72	84,548	48,535
Central Provinces ..	8,697	46,091	17,990
Total Oomrat ..	57.101	281,180	126,029
Dholleras ..	5,840	24,995	8,518
Broach ..	..	,648	5
Compta and Dharwar	590	44.454	12,199
Westerns ..	432	15,179	4,4·6
Bengals (N. W. Provinces).	23,709	317,180	167,301
Bengals (Rajputana)..	3,559	18,787	6,780
Sind ..	3,477	1·,871	10,947
Persian ..	..	134	675
American ..	..	2,18	13,957
Egyptian ..	..	437	663
Other sorts ..	..	251	507
Total ..	94,712	718,296	372,007

BOMBAY COTTON TRADE ASSOCIATION WEEKLY COTTON STATISTICS.

	Bales	Bales	Bales.
	1913	1912.	Differences.
Receipts for the week	94,712	92,136	plus 2,576
Receipts from 1st Sept. to 13th Dec. ..	718,206	372,007	plus 346,239
Shipments for the week Europe ..	17,181	8,765	plus 8,416
China, Japan and Coast Ports ..	19,859	19,562	„ 297
Total ..	37,040	28,328	plus 8,713
Total Shipment from 1st Sept. 13th Dec...			
Europe ..	262,382	71,520	plus 190,842
China ..	7,452	1,014	plus 6,438
Japan ..	150,4·8	55,478	plus 94,970
Coast Ports ..	5,190	5,253	plus 63
Total ..	42 ,152	133, 65	plus292,187
Afloat in harbour Europe ..	9,253	1,048	plus 8,205
China Japan, and Coast Ports ..	25,447	187	plus 25 ,260

Total exports from Bombay by G. I. P. Railway from 1st Sept. to 22nd Nov. 3,958 bales.

Total exports from Bombay by B. B. & C. I. Railway from 1st Sept. to 31st Dec. 2,942 bales.

COTTON.

With the exception of a moderate advance at the end of last week on the publication of the Bureau estimate of the crop, there has been a steady, and at times large drop in prices in the governing markets since our last weekly review. Spinners having previously bought freely, their takings up to now being a record, the trade demand has slackened, and this has given an opportunity for an aggressive "bear" raid on the market, of which full advantage has been taken. The "bears" are dying hard and are making a good fight. Possibly the natural slackness of the market prior to the holidays will help them until the commencement of the New Year, though we do not anticipate any further material fall in values as prices are now too low. As we have frequently remarked in these columns, the late decline has been quite unjustified by anything in the aspect of cotton itself. The situation demanded a rise rather than a fall, and that a fall came is only a further factor in favour of a more pronounced rise later on. Up to yesterday the actual decline on the week in the American markets was 35 to 41 points in futures in New York, and 28 to 31 points in New Orleans. Telegrams to hand to-day report a small advance of 3 to 5 points in New York, and 6 to 7 points in New Orleans, the tone of these markets at the close being steady.

The local market has declined sharply during the past week, partly on the easier advices from the other side, but chiefly owing to the lack of support from outside sources and to free offerings by export houses. The feature of the week has been the drop in fine Khamgaon Akola January which on Saturday morning last was quoted Rs. 278 and yesterday morning Rs. 259 Good Broach declined from Rs. 316 to Rs. 302, and high class Oomras and Bengals gave way Rs. 13 to Rs. 14. Khandeish was about Rs. 15 lower. The market has been lifeless and has shown no front to the continued fall in prices. Financial depression has had a good deal to say to the indifference shown, and it is felt that export houses, who are by far the largest buyers up-country, have had the market at their mercy. They are prepared to tender against their forward sales, and it remains to be seen how far the bazaar will be in a position to absorb tenders. Since yesterday there has been a rather better feeling in the market, and this morning good Broach opened at Rs. 306 and fine Khamgaon Akola January at Rs. 262.

B. C. T. A. QUOTATIONS.

Growths	Super Fine.	Fine.	Fully Good.	Good.	Delivery.
H. G. Bengals ..	..	..	222	..	Jan. 25th.
M.G. Bengals ..	238	226	218	..	,,
Do.	238	2·6	18	..	Ready.
M. G. Scind-Punjab ..	..	224	..	..	Jan. 25th.
Do.	..	224	..	..	Ready.
M. G. Khandesh ..	240	230	..	..	Jan. 25th.
Do.	242	234	..	..	Ready.
M. G. Hingunghat Wardha ..	..	87	..	..	Jan. 25th.
M. G. Nagpore, Kamptee ..	..	284	..	..	„
Do. Yeotmahl ..	..	278	..	..	„
Do. Dhamangaum, Poolgaum	..	272	..	..	..
Do. Akola, Khamgaum "Fair Staple"	..	261	..	305	..
Do. Amraoti ..	..	263	..	..	..
Do. Broach ..	..	317	..	..	Mar. 25th.
Do. Muttia ..	238	223	..	..	Jan. 25th.

The market closes easier as the demand is very slack. The bazaar rate for good Broach is Rs. 303, and for fine Khamgaum Akola January the rate is again Rs. 259.

LIVERPOOL OPENER.

Opening Tone	Quiet.
Estimated Sales	10,000
Total Imports	40,000
Months.	
D. J.	6.81 plus. 2
J. F.	6.82 „
F. M.	6.84 „
M. A.	6.86 „
A. M.	6.85 „
M. J.	6.84 „
J. J.	6.82 „
J. A.	6.79 „
A. S.	6.67 „ 3

RECEIPTS.

The following are the Receipts of Cotton produce and principal Food Grains into Bombay for the week ending yesterday at 6 p. m.:—

Cotton	94,712	Bales
Wheat	23,436	Cwts.
Linseed	23 256	„
Rape, Rai, etc................	2,076	„
Gingelyseed	105,835	„
Poppyseed......................	162	„
Groundnuts....................	98,756	„
Castorseed	24,719	„
Rice	102,405	„
Myrabollams	9,173	„
Cottonseed	139,333	„
Mowraseed	5,753	„
Gram	18,000	„
Jowar..........................	10,954	„
Maize	215	„
Barley	4,695	„

WHEAT AND SEEDS.

Wheat:—The market continues inactive, with only a small demand for local consumption. The up-country markets are rather weaker owing to the recent rainfall in the growing districts. Quotations:—

Ready White Pessi 85 per cent. Rs. 5-7-0 R. T.

Ready White Cawnpore Rs. 5-6-0 R. T.

White Delhi, April-May, Rs. 5-12-6 R. T.

Linseed:—The Linseed market was steadier early in the week, but has since declined. The firmness at Home was due to reports of decreased estimates of the La Plata Crop. The last few days exporters have been selling new crop here freely. They are buying ready stuff to a fair extent. In the bazaar good interest is secured by straddles of sales of new crop and purchases of December, or ready.

Quotations:—

Ready bold	Rs. 7	12	0	B.	T.
December bold	Rs. 8	5	0	R.	T.
May bold	Rs. 9	0	6	R.	T.

Rapeseed:—The market is quiet with little or no demand.

Quotations:—

Ready Brown Cawnpore...	Rs. 7	13	0	B.	T.
Ready Sellow Cawnpore	Rs. 8	15	0	B.	T.
Brown Delhi, May	Rs. 9	0	3	R.	T.

WHEAT AND SEEDS.

Poppyseed:—The market is quiet and inactive.

Quotations:—

Ready	Rs. 10	12	0	B.	T.

Teelseed:—The market is quiet but steady with a small enquiry. Exporters are buying sparingly and the market is likely to give way when arrivals increase.

Quotations:—

Bold White 85 p. c.	Rs. 58	8	0
Small White 15 p. c.	Rs. 57	0	0
Mimbara	Rs. 59	8	0
Red Jubbulpore	Rs. 51	0	0
Black Kutni..............	Rs. 48	0	0
Fellow Hingunghat	Rs. 61	0	0

Castorseed:—Quiet with little doing.

Quotations:—

Ready	Rs. 34	8	0
April-May	Rs. 34	8	0

Cottonseed:—The market is steady with a fair demand.

Quotations:—

Jan.-Feb.	Rs. 25	0	0

Groundnuts:—Dull and easy. Limited enquiry from exporters and local consumers.

Quotations:—

Bold	Rs. 48	0	0
Small	Rs. 47	0	0

Mowraseed:—Little doing Quiet.

Quotations:—

Ready	Rs. 8	5	0	B.	T.

FREIGHTS.

Charters:—The following is reported:—S S. "Laconia" for January loading at 17s. 9d. one P.P., 18s. 3d. two P P.

The Market was steady during the early part of the week, but the tone at the close is quiet. The chief business done has been for Hull. The following business in reported since last Friday:—

Antwerp.—About 2,000 tons Jan. Feb. at 13s. l.s., 5s. s.c.

Dunkirk.—1,000 tons January February at 13s. 6d. l. s., and 1,500 tons March April at the same rates.

Hull.—2,000 tons December at 13s. 6d. l.s. 12 000 tons January at 13s. 6d. and 13s 2,000 tons February at 13s. l.s. and 3,000 tons March at 13s. 3d. and 13s.

Genoa.—About 1,000 tons Feb. Mar. Apl. at 14s. 6d. l.s. 15s. 6d. s.c.

Hamburg.—Small lots March April at 13s. 3d. l.s., 15s. 3d. s.c.

The following are rates :—

January.

Antwerp.—13s. l.s........................	15s. s.c.
Dunkirk.—13s. l.s........................	15s. s.c.
Havre.—15s. l.s..........................	16s. s.c.
Hull.—13s. l.s..............................	
Hamburg.—13s. 6d....................	15s. 6d. s.c.
London.—14s. 6d. l.s..................	15s. 6d. s.c.
Llverpool.—14s. 6d. l.s................	15s. 6d. s.c.
Marseilles.—14s. l.s....................	15s. s.c.
Genoa.—15s. l.s..........................	16s. s.c.

MANCHESTER COTTON PIECE-GOODS & YARN MARKET REPORT.

◆

(From our Correspondent.)

BOMBAY, Dec. 19.

The market continues quiet, though in certain side styles retail inquiry has been visible. The stocks in the warehouses have again shown an increase of about 5,500 packages, and the offices and the merchants have to take the problem of getting rid of nearly a lakh and twelve thousand packages. With cotton showing an easy tendency and manufactureers a strong inclination to keep their looms running, the financial crisis on our side is in no way improving. This necessarily prohibits any active demand, and I fear, considering all the circumstances, that Bombay trade has a hard nut to crack. Still, our market has been holding its own to its great credit, and let us hope, the months past without any encouraging demand will be followed by times that would avert a gloomy crisis.

One Home report sounds an encouraging note. It admits that some makes are ready to accept ruinous prices even for early deliveries, but, many prefer to let a large percentage of machinery stop than accept such offers. If states confidently that the slightest increase in dessand would at once be followed by an advance in cloth prices.

GREYS.

In greys, the hopeful inquiry reported last week has not been kept up, but we hear there are chances of some very decent lots, being disposed of, if the partie up the price. That the present times should allow a big inquiry laying aside the question of profit or loss, is in itself a little hopeful. It will be rather interesting to note that in spite of the existing conditions on our side, forward business is reported to have been done recently, by a well reputed English House. This notable sale we hear of, is in a well known staple quality of grey shirtings, three hundred bales, 44 inches by 38 1/2 yds. 14 and 12' counts, at about 8 per piece H. D. including duty for January March shipment.

WHITES.

In whites apart from any wholesale inquiry, retail inquiry is equally slack. It is reported in several instances, "makers light of orders" were anxious to entertain business at very low prices, but the heavy stock has rightly induced dealers to avoid this temptation.

In Nainsooks, some small parcels in 24 inches by 24 yds., low counts, of the value of Rs. 1-9-6, have been sold for the Amritsar market, the price leaving a loss ti the dealers. Mulls, hitherto a lucrative style is falling off very rapidly. Firms have been blindly aiming at record imports, and one well known European House has done a record trade. One may deeply regret that the style is much overdone, and let us hope the heavy losses suffered owing to the continually accumulating stock and downward prices, the want of buyers in spite of keen sellers even at heavy losses, will train our dealers to be more cautious and less anxious towards speculating largely however lucrative it might appear to be, for the time being. An early improvement in the style is certainly not possible, and if the market continues to be as it is, large holders may come to grief. In Jacconets, a European House is said to have sold their staple quanlity at a low price. In points and dyed goods there is little inquiry. Prices in the former style have experienced a fall partcularly in shirtings. Arrivals in prints are few and this no doubt, will materially aid the style; still there is no improvement to report both as regards disposal and prices of certain big lines, in which comparatively the fall has been greater. In fancies demand is slack and the absence of retail inquiry is keenly felt.

YARNS.

The state of the market is not encouraging, demand continuing to be poor. We hear offers in 2/30 Grey and 2/40 Grey and bleached were wired at 11¼d. and 13¼d., respectively. An English House has quoted 11½, 12½ and 13½ shipment January February. Though business a couple of weeks resulted at ⅛d. a lb., more these offer dealers are not inclined to touch, in expectation of a further decline, 30s. water is quoted at 10 7-8 and 40s., Western at 12 5-8. Offers in 2-80s., at 22d., have not resulted in business, 22⅛d. being required.

DAILY WEATHER REPORT.

◆

Summary of observations recorded at 8 hours on Friday, the 19th December 1913, giving data for the preceding 24 hours.

The Punjab.—Skies are clear or very lightly clouded. The air is damper than usual in the extreme north and drier at Multan. Temperature is nearly normal.

The United Provinces.—Skies are clear. Humidity is in defect at Allahabad. Maximum temperature is generally in defect ; minimum temperature is also below normal in the southern districts.

Sind and Rajputana.—Skies are moderately clouded in upper Sind and clear or lightly clouded elsewhere. The air contains the average amount of moisture generally. Both day and night temperatures are in defect in east Rajputana. In upper Sind, day temperature is in defect and night temperature is in excess.

Gujarat, Kathiawar and Central India West.—Skies are clear. Humidity is in defect in West Central India. Maximum temperature is below normal in West Central India and at Ahmedabad and Bhavnagar-Para ; minimum temperature is in defect at nearly all stations.

The Central Provinces.—Skies are clear. The moisture in the air is either equal to or below the average. Temperature continues below normal.

The Konkan.—Skies are clear. Humidity is in defect in the north Konkan. Temperature is normal.

The Bombay Deccan and Hyderabad.—Skies are clear. The moisture in the air is either equal to or below the average. Night temperature is in defect in the northern half of the division.

General Remarks.—Local rain has again fallen in south-east Madras. Seas have gone down on the south Coromandel cost and conditions are becoming settled in the south of the Bay of Bengal. Cloud has decreased in the Punjab but increased in upper Sind.

Local rain is likely on the south Coromandel coast and some showers in the adjacent districts inland.

OBSERVATIONS TAKEN at 8 a. m. ON FRIDAY, the 19th of December 1913.

STATIONS.	Temp in Shade Maximum of past 24 hours.	Temp in Shade Minimum of past 24 hours.	Humidity. 8 A.M.	Rainfall Past 24 hours.	Rainfall Total 1st Dec. to date.	Rainfall Variation 1st Dec. to date.
Persian-Area—						
Bushire ..	..	..	..	..	..	..
Do. (18th) ..	69.8	58.5	94	0.42	6.15	3.11
Jask ..	78.3	65.3	81	0.01	0.78	—0.37
Muskat ..	..	..	..	..	..	..
Do. (12th) ..	75.8	70.1	72	..	0.00	—0.77
Punjab—						
Multan ..	72.3	46.0	60	..	0.08	—0.17
Rawalpindi ..	66.9	38.1	91	..	?	?
Lahore ..	69.9	43.2	86	..	0.37	0.10
Sirsa ..	68.3	42.0	77	..	0.65	0.49
Ambala ..	67.5	39.9	88	..	0.72	0.19
Delhi ..	69.5	47.3	67	..	0.48	0.06
United Provinces—						
Agra ..	70.5	46.5	57	..	0.09	—0.14
Mainpuri ..	69.8	43.6	74	..	0.26	—0.11
Jhansi ..	70.6	44.0	54	..	0.37	0.11
Cawnpore ..	71.6	44.5	68	..	0.02	—0.36
Allahabad ..	72.3	43.5	53	..	0.68	0.15
Sind and Rajputana						
Jacobabad ..	72.6	50.3	58	..	1.30	1.14
Karachi ..	76.0	57.5	65	..	0.17	0.06
Ajmer ..	69.6	43.7	84	..	2.34	1.98
Jaipore ..	73.2	44.6	48	..	0.86	0.58
Kotah ..	74.6	49.6	61	..	1.03	0.75
Gujarat, Kathiawar and Central India West—						
Bhuj ..	80.0	47.5	46	..	0.03	—0.12
Dwarka ..	79.8	57.2	68	..	0	—0.06
Veraval ..	82.1	59.3	41	..	0	—0.34
Rajkot ..	82.1	46.3	43	..	0	—0.28
Bhavnagar Para ..	80.5	47.3	50	..	0	—0.21
Surat ..	85.4	55.1	57	..	0	—0.14
Ahmedabad ..	81.1	54.7	36	..	0	—0.19
Deesa ..	82.3	44.9	47	..	0.01	—0.14
Neemuch ..	72.9	41.0	41	..	0.04	—0.17
Indore ..	75.1	42.1	40	..	0.20	—0.26
Central Provinces—						
Jubbulpore ..	71.8	39.3	72	..	0.94	0.30
Saugor ..	71.3	49.1	47	..	0.81	0.03
Hoshangabad ..	72.6	43.4	64	..	0.77	—0.03
Khandwa ..	77.2	41.1	65	..	0.00	—0.65
Akola ..	78.7	43.5	41	..	0.49	—0.31
Amraoti ..	77.8	52.3	41	..	1.31	0.52
Nagpur ..	76.6	46.3	46	..	0.85	—0.18
Chanda ..	77.5	43.0	64	..	0.37	—0.51
Raipur ..	72.7	46.6	58	..	1.26	—1.32
Konkan—						
Bombay ..	85.1	68.3	58	..	..	—0.39
Ratnagiri ..	90.8	68.9	23	..	..	—0.48
Mormugao ..	84.5	72.2	85	..	..	—1.08
Karwar ..	88.7	70.5	74	..	..	—1.75
Bombay Deccan and Hyderabad—						
Malegaon ..	80.9	44.1	41	..	0.08	—0.35
Ahmednagar ..	80.6	46.5	44	..	0.16	—0.73
Poona ..	81.5	53.8	58	..	..	—0.94
Sholapur ..	83.3	58.1	40	..	0.01	—1.24
Bijapur ..	83.7	60.2	35	..	0.24	—0.83
Belgaum ..	80.3	60.0	49	..	0.82	—0.85
Aurangabad ..	79.4	45.0	33	..	0.00	—0.66
Nizamabad (Indur),	80.9	46.7	55	..	0.02	—0.64
Hyderabad ..	82.3	57.7	51	..	0.00	—0.98
Malabar Coast and Ceylon—						
Mangalore ..	92.3	73.8	59	..	0.93	—2.09
Calicut ..	87.3	75.6	80	..	4.67	—0.75
Cochin ..	88.7	73.7	76	0.07	4.48	—3.06
Colombo ..	88.5	70.0	88	..	26.72	10.77
Madras (Excluding Malabar) and Mysore—						
Masulipatam ..	88.2	67.1	69	0.00	0.00	—5.79
Bellary. ..	84.2	66.1	69	..	0.04	—2.03
Cuddapah ..	82.3	68.4	81	..	3.09	—0.91
Madras ..	81.3	74.1	97	0.70	26.66	9.26
Bangalore ..	79.3	63.9	79	..	0.30	—2.89
Coimbator ..	79.1	68.5	89	0.01	4.51	0.57
Trichinopoly ..	78.1	71.3	87	0.76	9.72	3.07
Negapatam	80.3	74.5	93	0.05	52.16	92·73

THE CAUSE LIST.

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BOARD FOR SATURDAY, THE 20TH OF DECEMBER, 1913.

Before the Honourable Sir Dinsha D. Davar.

In the Division Court No. 40.

Chamber Matters for Disposal.

752-10—Tyabji W. and Co. Kerbella Begam v. Ebrahim and ors. 8-12-13.

T. and I. J. Tyabji D. and Co. Re Petition for Probate of the Bill of Sha Gojalji Premji deceased v. Bai Naobadabai Petitioner 8-12-13.

927-13—Nanu H. and Co. Jamsetji Meraranji Menta v. Edalji Merawranji Menta and ors. Pandia and Co. Judge's order, (for a pauper) 14-10-13.

66-13—Ardeshir H. D. and Co. Syed Gulam Mahomed bin Syed Imaudin Refai v. Mahomed Miya bin Sharfudin Khan and ors. Bicknell M. R. and Co. 2-12-13.

645-13—Mehta and Dal Otto Sehrimpff v. Changanlal Chunilal Choksey and ors. Edgllow E. W. and Co., 5-12-13.

1166-13—Payne and Co. The Standard Bank Ltd. v. Banshidhar Mongatalal Molvi H. M. and R. 15-12-13. Petition for hearing.

Re Indian Coys' Act VI of 1882—Patel and Ez. In Re Pioneer Bank Ld. v. Chamrai Valiram Petitioner Matubhai J. and Maden.

Before the Hon. Mr. Justice Beaman.

In the Division Court No. 53.

466-11—Little and Co. Seedick Haji Esmail v. Haji Essack Joosub and ors. Payne and Co. Pest. R. K. and Co.

1188-13—Little and Co. Ramji Ratanji v. Jagjiwan Vallabhdas and ors.

Suits for hearing and final disposal.

Long Causes.

102-13—Molvi H M & R Tribhowandas Narrotamdas Malvi v. Abdually Hakimji Pagdiwalla & anr. Soralmal & Co. not to be called on till 5th Jan. 1914.

457-13—M B Chothia Bai Diabai widow v. Merwanji Dadabhoy Chambhar baughwalla Pest R K & Co. not to be called on till 20th Dec. 1913.

439-13—Mulla and M. Jamnabai widow v. Oohanji Anandji Ard. H. D. and Co.

485-13—G. B. Pandya (for a pauper) Dailas Nundkos Kundai v. Tikas Rampal In person.

430-13—Tacker and Co., Haji Ahmed Haji Hassam v. Rahimtulla Musakkan Paynes and Co.

463-13—Dubash and Co., Tribhuman Vithal v. Desaibhai Maganbhai a firm Amin J. Desai.

513-13—Wadia G. and Co., Rane Massingjie v. Vidibai Tyabji D. and Co.

S C CT.-349/13452-13—Bicknell M R & Co N Jonchimson & ors. v. Keshowji Dewkaran Mulla and M.

541-13—Bhai K and G Hirchand Sakharam son and ors. v. Kershowji Dewkaram Mulla and M.

600-13—Ard. H. D. and Co., Messrs. F. H. Boyce and Co., a firm v. Messrs. R. Chimanlal and Co., a firm Amin and Desai.

482-13—Captain and Co., Laxmikant Langildas v. Gopal Atmaram .. firm Payne and Co.

504-13—S. M. Tyabji Laxumibai alias Radhabai v. Ramji Ladha and anr. Din and Co.

505-13—Payne and Co., Cory Brothers and Co., v. The Bombay Persia Steam Navigation Co., Ltd., v. Crawford B. and Co

573-13—Bicknell M R & Co Raja Bahadur Shivlal Motilal v. Messrs. Adamji Peerbhoy & Sons a firm Edg. G W & Co.

575-13—Mulla & Mulla Lovji Trimback & anr. v. Norbadashankar Harjivan Joshi Heralal & D.

595-13—Payne & Co Goolam Hoosein Alloobhai Mooraj v. Essoofally Kakabhoy Ardesher H D & Co.

ALL INDIA WEATHER.

◆

(Associated Press.)

SIMLA, Dec. 19.

Rainfall has commenced in Baluchistan but the amounts so far reported are very small. The north-east monsoon continues to give rain on the South-east Madras Coast.

Forecast:—Some light showers in North-west India and no large change in the south of the Peninsula.

PETROLEUM

The following are to-day's quotations for the Burma Oil Company Limited's productions:

Bazar Rates. Delivery charges extra	Rs.	a.	p.
Kerosine Oil "Waterlily" per case of two tins	5	4	[illegible]
Kerosine Oil "Firefly" per case of two tins	4	15	0
Kerosine Oil "Chukker" per two tins	4	6	0
Kerosine Oil "Ghukker" per 8 gallons	3	12	0
Kerosine Oil "Victoria" per two tins	3	10	6
Kerosine Oil "Victoria" per 8 gallons	3	1	6
Burmah Wox per pound 1st quality	0	4	0
Burmah W. X. per pound 2nd quality	0	3	6
Burmah Candles per pound	0	4	0

The following are to-day's quotations for the Standard Oil Company's brand :—

			Rs.	a.	p.	
Snowflake Brand	50°	American	6	0	2	per ca
White Rose Brand	150°	..	5	12	2	..
Chester Brand	75°	..	5	2	2	
Devo's Imp. art. Brd	76°	..	5	0	2	
Donkey Brand	125°	..	4	15	2	
White Camelia Brd	125°	..	4	6	0	
Elephant Bulh Brand	75°	..	4	6	0	
Do. do	125°	..	3	12		
Comel ,,	125°	..	4	6		

CHILD FALLS DOWN A VERANDAH.

◆

DEATH DUE TO MISSING RAILING B

On Tuesday morning, whilst Yadev Devji, a four-year old Hindu boy, was playing on the verandah on the second floor of a house in Duncan Road, he accidentally fell out, through the railings, there being a bar missing, and had his skull fractured. On being removed to the J. J. Hospital he died shortly after admission, death being due to concussion of the brain.

CATHOLIC GYMKHANA.

◆

A Meeting of the subscribers to the Gymkhana fund and of the members of the provisional committee will be held in the Catholic Library, Cavel, Kalbadevi, on Saturday, the 20th inst., at 4-30 p.m. (S.T.), (1) to receive the report of the Provisional Committee; (2) to start the Gymkhana and (3) to transact any other business that may be placed before the Meeting.

THE PARSEE CYCLING CLUB.

◆

"A Cycle Run to Bhandup will take place on Sunday the 21st. Members will start from the Victoria Gardens at 6-45 a.m. (S.T.) Breakfast at Mr. Merwani Sorabji Tadiwalla's Wadi."

TRAMWAY REFORMS.

RELAYING THE BORI BUNDER JUNCTION.

REFUGE PLATFORM TO BE BUILT.

Since December 7 last the Bombay public have noticed with interest that the Electric Supply and Tramway Company have been carrying out an extensive scheme embodying the alteration of that busy junction of interesting lines crossing one of the City's finest open spaces, the Bori Bunder, but, although everyone has given a passing glance of attention to the work which is going on, it may be of interest to the majority to know what is the ultimate aim of the undertaking.

The Bori Bunder junction is, in the opinion of experts, one of the busiest tramway crossings in the world, and, as such before the present alterations were started, with its widely divergent series of lines and cross lines, there was constant danger and inconvenience to drivers of cars and to the vehicular and pedestrian traffic at this busy spot, owing to the service of cars continually passing in all directions at intervals of half a minute. Consequently, with the concurrence of the Municipal authorities, who have granted a sum of money necessary for the work of reform, a tramway rail-laying gang, under the supervision of the Company's engineers, started preparing for the commencement of the work at the beginning of the current month, and that part of the road upon which they are engaged was effectually railed off with bamboo supports, so that the Traffic towards the Market must keep strictly to the Murzban Road side of the thoroughfare and proceed to the Victoria Terminus by set crossings, the return traffic being directed in a like manner on the Post Office side.

AIM OF THE SCHEME.

The main aim of the scheme is to bring the four sets of metals, upon two of which run the Kalbadevi route cars, while the remaining two carry the Market bound trams, into as close convergence as possible, thus allowing a large amount of space on either side of the junction for the ordinary vehicular traffic which in former times used to stray across the maze of rails at any point without regard to the danger of collisions. Opposite the point where Murzban and Hornby Roads join will be erected a platform seventy feet long by ten feet broad which will lie between the two sets of metals and will be covered by a shelter, designed by the Consulting Architect to Government, an elevation plan of which we reproduced in our issue of Wednesday last. Upon this platform the public will be able to wait in safety for their transfer cars and this will be a boon to tired business men, whose daily experiences at the Bhattia Baug junction of dodging traffic and rushing for their cars in the midst of the surging traffic which passes the spot when the offices are closing for the day, will be done away with. In future they have only to seek a place on the platform and remain until their transfer car comes. Under the new regime only one service of cars will cross from the Museum West track to the Market metals, and this will be the Grant Road service which runs every twelve minutes. It was originally intended that there should be no crossing, but the traffic authorities of the Company found this route of cars essential and it will remain as before; otherwise, all cars starting from Museum West will follow the Kalbadevi route and all those leaving the East section of the Museum junction will proceed by the Market.

ELECTRICAL INTERLOCKING POINTS.

When the junction has been reorganised the despatching of the cars will be carried out by an electrical method of interlocking points. Two signals, also worked by electricity will work in conjunction with the interlocking system, and the despatchers will be enabled to avoid possible accidents in a more certain manner than was previously possible. Not that there have been many accidents, on the contrary the proportion of accidents to mileage on the Bombay tramways at present is exceedingly low. The ultimate result of the work when completed as it is shown on the plan will be a vast improvement to the open space surrounded by some of Bombay's finest buildings, and when the Bhattia Baug has finally lost its desertlike appearance and assumed the beautifying garb of foliage, the aspect will be an acquisition which might be envied by any city of the world.

RAISING THE ROAD LEVEL.

Another reform which will be carried out at the same time is the raising of the ground round the Bori Bunder. In the monsoon water is apt to collect in this part of the town, which lies somewhat lower than the surrounding streets, with the result that if an actual flood does not collect, the road-way is converted into a slough of mud which renders progress uncomfortable in the extreme to foot-passengers. Under the new scheme the ground in the middle of the space will be raised to a maximum of ten inches and will slope away in all necessary directions at a gradient of one inch in forty feet. This will mean that during the next monsoon there will be no inconvenience to persons either desirous of crossing the road from Bombay's chief railway station or for those who wish to board trams without availing themselves of the platform which is to be erected.

EXPEDITIOUS WORK.

Since the actual work of excavating the road was started about ten days ago, the relaying and temporary laying of new tracks has been carried out most expeditiously without interference with the running of the tramway service during the day time. The brunt of the work has been done during the early hours of the morning between the passing of the last cars to the sheds at about 12-30 a.m. and the running of the early morning trams beginning at about five o'clock in the morning. Two nights ago a temporary deviation was made in the market tracks between the Municipal Offices and the Victoria Terminus and a central standard was removed the course of the two sets of metals relaid in a change of direction and everything made ready for next day's traffic. During the course of this morning early the wires were reconnected to the replaced standard and the temporary side standards, four in number, were removed. Other preparations were also made for the final work of completion, which, as notified to the public already, will start on Saturday night. Then until further notice the junction at the Victoria Terminus will be partially closed and passengers will, in some instances, have to walk across the intervening space. First of all the Kalbadevi route—the larger undertaking of the two—will be aligned; then work will be continued on the Market route and the crossings between the two sets of metals. The Tramway Company have not stated when they will finish the work, but it is hoped that the lines will be once again open for traffic by Monday evening.

This is one of the schemes which the Tramway Company has in contemplation, but many others which might be carried out are impeded by such obstacles as the narrowness of roads, which under the Improvement Trust scheme will be widened in time. In regard to the dangerous middle doorways on trams, the abolition of which we have suggested on more than one occasion, our representative was informed by Mr. Moberly, the Managing Engineer that they are gradually being done away with and will have disappeared entirely by next June.

DOCTOR AND WIFE.

VAIN PLEA OF FORGIVING HUSBAND.

Dr. Thomas Francis Roche, registered as of Eden-street, Kingston-on-Thames appeared before the General Medical Counril in London on Nov. 28, on a charge of having abused his position as a medical man while attending Mrs. Stuart. Dr. Roche, it was stated, was co-respondent in the case of Stuart v. Stuart and Roche, in which a decree nisi was pronounced in the Divorce Court.

Mr. John Dudley Stuart, civil engineer, of Cardiff the husband of Mrs. Stuart, gave evidence and said: "I believe Dr. Roche has teated my wife very well, and I would ask the council to mitigate any punishment upon him as far as possible. I believe he intends to marry Mrs. Stuart when the opportunity occurs."

Dr. Roche said the two families had been constantly thrown together in the social life of Dinas Powis, near Cardiff. The number of medical visits were nothing compared with his visits to Mrs. Stuart's house in respect of public and private entertainments and the joint ownership with Mrs. Stuart of ten or twelve show dogs.

Mrs. Stuart said the suggestions made against her and Dr. Roche in the divorce proceedings were never the outcome of Dr. Roche's professional visits, Dr. Roche and she were now living happily together and would be married as soon possible.

The Council directed that Dr. Roche's mame be struck off the Medical Register.

FUTILE TIGER HUNT.

CINEMATOGRAPH 'PERFORMER' STILL AT LARGE.

The hunt after the tigress which escaped, from a cinematograph company near Rambouillet, where it was playing its part in a scene representing a hunting expedition in India, has not yet been captured, says the "Daily Mail," of Nov. 29.

For forty-eight hours now the district has been searched by strong bodies of armed gendarmes assisted by hundreds of sportsmen of all kinds, armed with every kind of weapon from a twelve-bore gun to a pitchfork. Many of the "hunters" have gone out from Paris to take part in the hunt. A pack of foxhounds has also been brought out to try to pick up the animal's scent, but in vain.

The tigress is reported to have been seen in nearly a score of places spread over a district of forty square miles. She has been seen drinking at a reservoir, straying on a common, and one man alleges that he found himself face to face with her in a wood. The villagers are so uneasy that they will not let their children move more than a few yards from the house door.

Meanwhile considerable excitement has been caused in a fashionable quarter of Paris by the appearance of an elderly and wealthy gentleman, whose hobby it is to collect wild animals, leading a cheetah on a string to a chemist's shop to be weighed.

OSCAR WILDE'S LETTERS.

The letters of Oscar Wilde led to a motion before Mr. Justice Joyce on Nov. 28.

Mr. Hughes. K.C., moved on behalf of Mr. Robert Ross, administrator of the estate, to restrain the "Outlook" from infringing the copyright, says the "Daily Mail."

Counsel said there were obvious reasons of many kinds why the administrator objected to the publication, and in addition the letters were of considerable literary value. He did not know how they came into the defendant's possession, but they had been publishing them.

Mr. Beaumont, for the defendants, agreed to treat the motion as the trial of the action, submit to a perpetual injunction, and pay the plaintiff's costs as between solicitor and client.

SUCCOUR BY SIDE-CAR.

It was owing to the fortunate chance of Fireman Wilkins, of Lowestoft, possessing a motor-cycle with a sidecar that a blaze in the bedroom of a house in Stevens-street was prevented from spreading to a disastrous degree, says the "Daily Mail."

Immediately the alarm was given Wilkins jumped into the saddle, placed two of his comrades in the sid-car and dashd up to the scene of the outbreak with the hose-reel in tow.

BOMBAY CROP REPORTS.

SECOND RICE CROP.

The following is the Second Memorandum on the Rice Crop of the Presidency, including Sind and Native States, for Season 1913-14, issued by the Director of Agriculture:—

Note.—On an average of the five years ending 1911-12 the area under Rice in the British territory in this forecast has represented some 3.7 per cent. of the total area under the crop in British India.

(Estimates up to 1st December.)

Area.—The total reported and estimated area according to latest information received stands as under:—

	British Districts.	Native States.
	Acres.	Acres.
Presidency	1,760,500	614,000
Sind	1,064,100	7,000
	2,824,600	621,000

The total area in British Districts is about 4 per cent. higher than in the previous year and 11.7 per cent. over the average of the preceding ten years. Except in the Karnatak where the area shows a slight fall owing to deficiency of rain, the increase in the Presidency is general and is mainly due to the early favourable rains. In Sind the cultivation is restricted owing to the deficiency of water-supply at the time of sowing.

Season.—In the whole of Gujarat, North and West Deccan and the two northern districts of the Konkan the season has, on the whole, been favourable and the crop has fared well. In the Karnatak the crop has suffered through deficiency of water-supply in tanks and in the two southern districts of the Konkan from the prolonged breaks in August-September. The Sind crop is reported to have done fairly well. The harvesting of the early ripening varieties commenced as usual in September in Gujarat and in October elsewhere; the later varieties reached maturity a month later.

Outturn.—In Gujarat the crop is estimated to yield between 100 to 120 per cent. of the normal. In the Deccan the yield ranges between 80 to 100 per cent. In the Karnatak the yield is estimated at about half the normal in Dharwar and three-fourths of it in Belgaum. In North Konkan the crop is estimated to yield between 100 to 125 per cent. of the normal and in South Konkan between 65 to 85 per cent. of it. The Sind crop is about half the normal in Hyderabad and two-thirds of it elsewhere.

The total estimated outturn stands as under:—

	British Districts.	Native States.
	Cwts.	Cwts.
Presidency	17,646,800	6,431,900
Sind	6,793,300	53,000
	24,440,000	6,484,900

The outturn for British Districts is nearly upto that of last year and about 12 per cent. over the average of the past five years.

THIRD COTTON CROP.

The following is the Third Mmeorandum on the Cotton Crop of the Presidency, including Sind and Native States, for Season 1913-14, issued by the Director of Agriculture:—

Note.—On an average of the five years ending 1911-12 the area under Cotton in the territory to which this forecast relates has represented some 32.3 per cent. of the total area under the crop in whole India.

(Estimates up to 1st December.)

Area.—The latest reports show the total area under the early as well as the late varieties of cotton as under:—

	British Districts.	Native States.
	Acres.	Acres.
Presidency	3,351,600	3,323,900
Sind	281,400	10,800
	3,633,000	3,334,700

Total 6,967,700 acres; 8.8 per cent. over last year's area and 15 per cent. over the quinquennial average at the same date. Except in the Karnatak where rain for sowing was deficient and in Baroda where more attention was paid to the growth of food crops, the increase is general and is, in the Presidency, due to timely rain for sowing and to the stimulus afforded by high prices fetched by the crop during recent years. In Sind favourable inundation has brought about extended sowings.

Season.—In Gujarat the early sown crop suffered at first from continuous rain in July-August which washed away seedlings and necessitated resowing in places. Subsequent break has been favourable for the growth of this crop and it has been doing well everywhere. The late sown crop however has suffered owing to absence of rain after sowing, is somewhat stunted in growth and is estimated to yield only a fair outturn. In the Deccan the crop has done well in Khandesh; elsewhere it has suffered through deficiency of rain and has almost withered away in eastern parts of Poona and Sholapur. In the Karnatak the crop was sown late and is still young. It has however been benefited by the late rains and is progressing fairly well at present. The Sind crop is doing fairly well everywhere. The picking of the early crop in Gujarat and Deccan commenced narmally in the second fortnight of October and in Thar and Parkar in Sind from 1st of November.

Outturn.—In North Gujarat the crop is estimated to yield between 85 to 100 per cent. of the normal. In South Gujarat it is expected to yield from 65 to 85 per cent. of it. In North Deccan the yield ranges between 85 to 115 per cent. of the normal; elsewhere it varies from 50 to 80 per cent. of it except in the eastern parts of Poona and Sholapur, where the crop is poor and is estimated to yield between 15 to 40 per cent. of the normal. In the Karnatak the crop is still very young and its further progress largely depends upon the course of the weather hereafter. As far however as it can be judged at present its yield may be estimated at between 50 to 85 per cent. of the normal. In Sind the yield is reported at about half the normal in Thar and Parkar and 2/3rds of it elsewhere.

The total estimated outturn stands as under:—

	British Districts.	Native States.
	Bales.	Bales.
Presidency	746,600	833,700
Sind	100,300	4,600
	846,900	838,300

Total 1,685,200 bales; 8 per cent. over last year's yield and about 33 per cent. over the average of the previous five years at corresponding date.

In addition to the above the area returning no regular statistics is estimated to contain about 28,800 acres under the crop which are expected to yield about 8,400 bales. The greater portion of this is in Ahmedabad.

INDIGO CROP.

The following is the Memorandum on the Indigo Crops of the Presidency, including Sind and Native States, for Season 1913-14:—

Note.—On an average of the five years ending 1911-12 the area under Indigo in the British territory included in this forecast has represented some 1.8 per cent. of the total area under the crop in whole India.

(Estimates up to 1st December.)

Area.—The total reported and estimated area under Indigo stands as under:—

	Acres.
British Districts	2,400
Native States	3,700
Total ...	6,100

The cultivation of the crop is mainly confined to the two districts in Sind and here also its cultivation is being given up in favour of other crops. The area of the current year in the British Districts is about 26 per cent. below last year and 56 per cent. under the average.

Season.—The crop is reported to have done well and is estimated to yield about 75 per cent. of the normal. The crop was harvested as usual in October-November.

Outturn.—The total estimated outturn stands as under:—

	Cwts.
British Districts	650
Native States	1,000
	1,650

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SECTIONS AND PRICE LISTS ON APPLICATION.

INDIAN SPECIE BANK REVELATIONS.

"MISERABLE TALE OF LOWEST FORM OF FRAUD."

AUDITORS' AMAZING REPORT.

BOGUS ACCOUNTS AND FRAUDULENT TRANSFERS.

CAPITAL AND RESERVE FUND WIPED OUT.

DIRECTORS' ALLEGED NEGLIGENCE.

The report of the auditors appointed to enquire into the affairs of the Indian Specie Bank, which was presented in the High Court yesterday, is an amazing document. The report is described as a rough and approximate estimate of the assets and liabilities, the auditors stating that the books are in an incomplete state, and that they met with reluctance on the part of certain members of the Bank staff to give them information or assistance.

Great difficulty was experienced in ascertaining the extent of the losses on silver transactions, but Rs. 30 lakhs has been lost on open contracts with certain firms involving a sum of five crores and ten lakhs. "The amount of the orthodox business pales into insignificance," say the auditors, "in comparison with the mammoth silver deals."

The mysterious account of M. Nanabhoy represents an entire loss. Loans amounting to over sixty-four and a half lakhs were made against pearls and twenty-seven and a quarter lakhs are securities on badlas of mill shares.

The estimated liability for all deposits amounts to Rs. 1,45,94,206.

The auditors described the operations of the late Mr. Chunilal as "a miserable tale of the lowest form of fraud" and they hold that the Directors failed in a proper appreciation of their duties.

The whole of the Reserve Fund has been wiped out as well as the paid-up capital of the Company.

At the hearing, yesterday, counsel for the provisional liquidator obtained a summons against the Thakore Saheb of Morvi to show cause why the order obtained ex-parte by him for the withdrawal of the petition should not be set aside on the ground that the Thakore Saheb would be leaving the jurisdiction of the Court.

Counsel for the Chairman of the Committee appointed by a meeting of the shareholders and creditors applied for an adjournment in order to enable his clients, who were creditors to the extent of Rs. 60 lakhs and holders ef about 25,000 shares, to consider the reconstruction of the Bank, if that was found possible. The Judge rejected the application, observing that it was made with a view to escape liability.

A winding-up order was then made, Mr. J. S. Slater was appointed official liquidator with all powers under Section 144 of the Indian Companies' Act and liberty was reserved to the parties to apply to the chamber judge for the appointment of an advisory committees.

PROCEEDINGS IN COURT.

AUDITORS' REPORT.

On Friday morning, at the High Court, the following joint report made by Mr. Turner Green, of Messrs. Fergusson and Company, and Mr. S. B. Billimoria, accountants, regarding the true position of the Indian Specie Bank, was formally presented to the Chamber Judge by Mr. J. Sanders Slater, provisional official liquidator:—"In accordance with the Judge's Order dated the 29th of November, 1913, to investigate the affairs of the Bank and make within a fortnight a report of the true position of the abovenamed Bank we now beg to report as follows:—The Bank was registered on the 17th November, 1906, with a Capital of two crores of rupees, divided into 2,00,000 shares of Rs. 100 each, out of which 1,50,000 shares have been subscribed and Rs. 60 per share paid thereon.

The original Board of Directors was composed of:—(1) Sir Vithaldas Damodar Thakersey; (2) Sir Harkisondas Narotamdas; (3) Sir Jamsetji Jijibhoy Bart; (4) Raja Goculdas; (5) Chaturbhuj Morarji; (6) Purshotam Vishram Mavji; (7) A. L. A. R. Aromachellam Chettiar; (8) Hindatrai Ganesh Narain; (9) Lakhmidas Morarji; (10) Lakhmsi Napoo; (11) Haji Esmail Goolmahomed; (12) Heptoola Essofali; (13) Lallubhai Dharamchand; (14) Maneckchand Hirachand; and (15) Mr. Chunilal Dharamdas Saraya.

The present Directors are:—(1) Sir Vithaldas Thakersey; (2) Purshotam Vishram Mavji; (3) Lakhamsey Napoo; (4) Sir Jagmohondas Varjivandas; (5) Charandas Chaturbhuj; (6) His Highness the Thakorsaheb of Morvi; and (7) Mr. Chunilal Dharamdas Saraya.

Among the objects for which the Bank was established was the buying and selling of and dealing in Bullion and Specie. The dividends paid were:—5 per cent. at December 1907; 6 per cent. at December 1909; 7 per cent. at December 1910. till 1912 when 2 per cent. bonus in addition was paid. The Reserve Fund at the time of the Manager's death stood at Rs. 15,00,000.

The Manager's death took place on Saturday the 29th November, several petitions were presented to the Court to wind up the Bank and on that day a Provisional Liquidator was appointed.

INCOMPLETE STATE OF BOOKS.

We found the Books in an incomplete state. They were not written up-to-date and to have this done and to have the various necessary statements of Loans, Securities and other particulars prepared took a considerable time. Having regard to the very limited time within which our report was required and the reluctance on the part of certain members of the Bank's staff to give us information of assistance, we have been compelled to confine our report principally to placing before the Court a very rough and approximate statement of the Assets and Liabilities of the Bank, which could be framed from the materials at our disposal. We have not attempted to deal with the Share Register which we found in an incomplete state nor with the Balance-sheets published by the Bank from year to year nor with the question of the Loans from time to time taken by one or more of the Directors of the Bank.

DEALINGS IN SILVER.

Before we proceed to deal with the question of the Assets and Liabilities we shall briefly deal with the position of the Bank as regards its dealings in Silver. In the Books we found two accounts in relation to Silver. The first is Bullion Account. The amount to the debit of this account is rupees 23,72,318-6-1, but so far as we have been able to ascertain no Bullion exists with the exception of 4 bars, 4,549½oz., found in the Strong Room. The other account stands in the name of M. Nanabhoy. A special Ledger was kept for the purposes of recording the transactions of M. Nanabhoy and the debit therein on the date of our investigation is Rs. 84,04,379-7-11. From the diversified nature of the entries in the account, such as payments against deliveries, payments or receipts of differences (being profits and losses on sales), of payments of margins we conclude that this debit balance does not necessarily represent loss to this extent. The account will have to be adjusted in respect of sales, margins and differences on receipt of the London Branch Account and the accounts of other local Banks. It was from the London Office we were informed that all orders were given in connection with the silver transactions and the London Office acted on telegraphic instruction from Mr. Chunilal. The London Branch accounts and statements have not yet arrived. The Books of the Bank do not contain a complete record of silver operations, no entries having been passed through the Books for orders on forward delivery account. The late Mr. Chunilal's Deputy appears to be acquainted with all the important details of these and the Bank's other operations and with his assistance for a day or two after which he absented himself, we examined the accounts in the Ledger referring to these Silver operations. As the position could not be ascertained from the scant information contained in the Books, the firms through whom the business was done were communicated with and replies were received to the effect that there were open contracts to the extent of three millions sterling with one firm of Messrs. Sharp and Wilkins, £250,000, with Messrs. Maccata and Goldsmith and £150,000 with Messrs. Narondas Manordas amounting in all to 5 crores and 10 lakhs. The Provisional Liquidator has, we understand, since been informed by these firms that in view of the Bank's suspension and Margin money not being forthcoming the stocks had been sold. It is estimated that about Rs 30 lakhs will be lost on these open contracts alone but the actual figure cannot be arrived at until the receipt of the statements from London. The right of these firms to sell outright on the forward or other contract might be disputable. The Provisional Liquidator not being in possession of particulars of his position was unable to give instructions in the matter.

INSIGNIFICANT ORTHODOX BUSINESS.

We now proceed to report regarding the "General Loan Ledger" which contains the records of the miscellaneous advances chiefly on the security of pearls. If we leave out pearls and share Badla business, the amount of the orthodox Banking business pales into insignificance in comparison with the mammoth silver deals.

We beg to refer to the list of balances appearing in the General Ledger as at the 28th November:—

Cash Credits Overdrafts and Loans:—Rs. 1,96,73,424-1-8. The General Loan Ledger is summarised in Schedule D. The nature and value of the Security also appears there. It may here be mentioned that while this figure consists, to a considerable extent of realisable assets, it included the mysterious account of M. Nanabhoy, which almost entirely represents loss. It also represents loans amounting to Rs. 64,77,860-5-3 against pearls. It is well known that pearls have depreciated in value and it is not possible for us to estimate the present value of the pearls lying in the possession of the Bank. Out of this total over 62 lakhs of rupees have been advanced to A. R. A. A. Ebrahim and Sobhagchand Naginchand & Co., both of whom have been adjudged insolvents. It also represents loans to the extent of Rs. 27,25,152-10-3 advanced to various parties on the Securities of Badlas of Mill Shares. The shares have fallen considerably in value and the present market of these Badla Shares in the possession of the Bank is roughly estimated at Rs. 11,93,100. In this total of Rs. 27,25,152-10-3 is included a balance of Rs. 9,95,205-8-9, outstanding against the Credit Bank of India which is in Liquidation. The Securities held against these balance are of the present value of about Rs. 86,850. In this total is also included a loan of Rs. 12,10,422 to Messrs. Jehangir Byramji and Co. who have also been adjudged insolvents. The Security held by the Bank in respect of this loan is estimated to realise about Rs. 6,00,000. It also includes loans to miscellaneous parties amounting to Rs. 19,09,974-6-1 of which not more than one half is likely to be re-covered.

THE MISCELLANEOUS ITEMS.

The other amounts on the Asset side of the list of Ledger balances might shortly be commented as follows:—

Local Bills discounted:—Rs. 31,250; these represent bills of three parties only. Rs. 12,000 of the total amount may be considered good. The balance consists of amounts recoverable over the next six years.

Exchange Bills purchased:—Rs. 7,96,998-14-0; these represent bills of four parties—one has been adjudged insolvent. About Rs. 7 lakhs represent bill of the New Islam Mills.

Silver Bullions:—Rs. 23,72,380-6-1; referred to in the body of our report it mostly represents loss not value. Accounts from local Merchants and Banks have to be received and adjusted and this may affect this account.

Gold Bullions:—Rs. 5,060-10-2; no gold bullion has been found at the Bank and we anticipate this is loss on Trading.

Balance with other Banks amounting to Rs. 15,237-3-7; these have been verified.

CREDIT BALANCES.

Paid up Capital: .... Rs. 75,00,000

The Shares Ledgers have not been written up since the 4th November, 1913, and until this is done no useful purpose can be served by preparing list of share holders. From the summary we find that there are upwards of 5,000 shareholders the majority of which are for small holding.

Reserve Call: .... Rs. 5,100

This amount will be adjusted in the course of liquidation. It consists of calls paid in advance.

Fixed Deposits:—Rs. 84,35,046-6-0; we have compared the list of these with the Registers.

Current Deposits:—Rs. 4,33,097-6-10; lists have been compared. It has been observed that the late Manager drew on the 28th November from his personal Current Account Rs. 10,000 leaving a small balance at his credit. Bills discounted which he has received from the Credit Bank in security of his Fixed Deposits were being credited to his Current Account as they fell due and it is from the proceeds of these that the Rs. 10,000 were drawn. This security is disputed by the Liquidator of the Credit Bank.

We also find that His Highness the Thakor Saheb of Morvi had a Current Account with this Bank in which he maintained a very large Credit Balance. In November last he had to his credit over Rs. 16½ lakhs. It appears from the Books that on the 4th of November his Current Account is debited with Rs. 16,55,080 and the undermentioned shares held by the Bank were transferred to him at the rate mentiond against them.

2,000 Shares, David Mills at Rs. 425; 1,000 Shares, Fazal Mills at Rs. 425; 95 Shares, Swadeshi Mills at Rs. 1,450; 113 Shares, Central India at Rs. 1,850; 33 Shares, Ahmedabad Advance at Rs. 850; and 17 Shares, Kohinoor at Rs. 640.

Savings Bank Deposit:—Rs. 86,896-10-7; The desirability suggests itself of Banking Institution with Saving Banks Accounts in having the savings entrusted to them specially invested in the names of independent Trustees. The Depositors as a class are probably less able to suffer the hardships of these losses than other Creditors.

CAPITAL AND RESERVE WIPED OUT.

We have nothing special to state regarding these accounts. The majority of them are for small amuonts.

Reserve Fund:—Rs. 15,00,000; this consists of transfers from Profit and Loss account from time to time. A thorough investigation into the Profit and Loss account is necessary to ascertain to what extent the profits shown were actually earned. We have ascertained that to a considerable extent the profits shown were derived from interests charged to the "Nanabhoy" account or its substitutes. In the last balance out of Rs. 4,49,968-4-4 shown as interest earned by the Bank during the half year. Rs. 4,80,000 represented the interest charged to M. Nanabhoy's account. This sum was arrived at not by circulation but arbitrarily by round sum transfers to Interest account. Having regard to M. Nanabhoy's account, the Bullion account the anticipated loss on the sale of silver in London by Messrs. Sharp and Wilkins and others and the Pearl and Share situation we may safely venture to assert that not only has the whole of the Reserve Fund been wiped out, but also the Paid up Capital of the Company.

Unpaid Dividends:—Rs. 35,517-5-6. It is questionable whether these dividends can be regarded as debts due by the Bank until it can be shown that the dividends were declared out of the profits.

Pension and Gratuity Fund:—Rs. 1,00,000; This was a transfer from the Profit and Loss account at December 1912. The same remarks as appear under the last two heads will apply.

Bank of Bombay Loan Account:—Rs. 43,000. This loan has since been satisfied by the sale of securities held by the Bank of Bombay.

A separate statement of branches has been prepared by the Bank's staff. We have examined it with such returns as have been received, but without supporting statements referring to the same we are unable at present to criticise the Bank's position in this respect. The Branch accounts with the exception of those of London which have not yet come to hand have been incorporated in a summary which appears at the end.

Total Liabilities for Deposits:—The estimated liability for fixed current and Savings Bank Deposit at the Head Office and the different branches of the Bank with the exception of London Branch amounts to Rs. 1,45,94,206-7-2.

"MISERABLE TALE OF LOWEST FRAUD."

Half Yearly Accounts and Audit:—Under this heading we shall endeavour to submit as lucidly as we can in the very limited time at our disposal an explanation of the methods adopted to conceal from the shareholders the real position of the Bank. It is entirely disappointing to have to relate what can only be described as a miserable tale of the lowest form of fraud, the creation of fictitious Debtors and the preparation of Demand Promissory Notes in support of these. The late Mr. Chunilal had many admirers either on account of his personality or because of the important part he played in finance and as a Manager of a large Swedeshi Banking Institution. It is therefore the more deplorable that he failed to carry through his operations in a honourable manner. The methods adopted in falsifying the accounts cannot be described as novel. Each half year an exceptionally large loan account of M. Nanabhoy had to be dissipated. This was done in June last by the carriage of the full amount at the debit side of this account to other accounts namely Rs. 71,00,000 to twenty bogus debtors accounts Rs. 31,65,000, to the London Office account and Rs. 10,00,000 to cash at call. Thus *a crore and twenty lakhs* were fraudulently transferred from this account. In the list of Loans prepared in support of the half yearly Balance Sheets placed before the Auditors these Bogus Debtors appear. They were examined by the Auditors. One of them informs us that Demand Promissory Notes were produced as Security for these Loans; no trace of them can now be found.

ALLEGED NEGLECT OF DIRECTORS.

The Chairman of the Board of Directors informs us that these lists were not called for by the Directors in going through the half yearly Balance Sheets in Profit and Loss account and in our opinion, which we respectfully submit, in not doing so they failed in a proper appreciation of their responsibilities. Had they called for these statements the frauds perpetrated could hardly have escaped detection. The practice of the Directors was to examine almost daily the various Books in which the Loans sanctioned by them and the Bank's other operations were recorded. The Minute Books records the attendance of the individual Director with a certificate of what the examination consisted. The Certificate is as follows:—"We have this day examined the Cash Book, Journal, Trial Balance Book, Discount Book Demand Loan Book, Current account Balance Books, and Shroff's Cash Book of the Indian Specie Bank Ltd., for Tuesday the 24th November 1913."

The bogus entries referred to above were transferred direct from Nanabhoy's account to that of the accommodating dummy debtor. The clerk who made these transfers explained that they were made at the instructions of one of the Chief Accountants who read to him from a rough memo the names in which the accounts were to be opened. The entries were retransferred after the audit was completed. In connection with the retransfer, it is noteworthy that vouchers *were* prepared for these with the exception of those for two accounts for Rs. 10 lakhs each which were actually and plainly erased from the books. These erasurers we are informed by the Ledger-keeper were discovered by him at the time of his periodic Trial Balance and brought to the notice of the Manager who instructed the Accountants to transfer the amount to M Nanabhoy's account. On examining the Minute Book of the daily investigation Committee we find that no certificate of examination exists for the particular date, 25th October 1913, on which these entries of retransfer appear in the Journal.

ONLY ONE OF THE WAYS.

The transfer of this account to other bogus accounts was only one of the ways adopted to dissipate M. Nanabhoy's account. Regarding the transfers to the London Office vouchers for these debits appear in the file, but the London Debtors, which are referred to in these vouchers are missing from the London Correspondence File. These transfers were reversed soon after the period of audit which we suggest, indicates that the entries do not represent genuine transactions. These London Branch statements, should, we consider, have been examined by the Auditors, but we learn from one of them that they were satisfied with the evidence of the Code Table from London giving an abstract of the position there.

A close examination of all the numerous entries in this Nanabhoy's acount is very necessary, but with the time at our disposal we have only been able to give the above information. M. Nanabhoy's account is certainly the seat of corruption.

FALSE BALANCE SHEETS.

Summarising our remarks under this heading we might say that the accounts submitted each half year were rendered falsely to the shareholders and the means of manipulation were usually applied through M. Nanabhoy's account. False entries were carried through the Books to and from the account of this dummy silver king by which silver operations were disguised as debtors for loans in whose hands were placed bogus Demand Promissory Notes for presentation to the Auditors. When the audit was safely over the disguised figures disappear and the mysterious Mr. Nanabhoy resumed his manipulations of the Silver Market.

False Balance Sheets and Profit and Loss Account:—To Nanabhoy's account interest was charged half yearly and this was carried to Profit and Loss account. Thus the Profit and Loss account was swelled by these fictitious credits and dividends were declared on such accounts.

In conclusion we beg to say that our report should not be taken to represent the result of an investigation after audit. An audit under the circumstances and within the time was impracticable. We have duly attempted to place before the Court the

(Continued on Page 7.)

SHIPPING.

ARRIVALS.

December 19th.

S.S. Vasilefs	Constantinos	Coutytiry Barry Nov. 13
S.S. Beme	Wright	Rangoon Dec. 4

DEPARTURES.

Dec. 19th.

S.S. Zoarastrian	Osborne	Calcutta

The follwoing vessels obtain their portclearances on Friday.

S.S. Norfolk	Buckley	Garston
S.S. Indo Maru	Komagiro	Kobe etc.
S.S. Trafford Hall	Main	Genoa via Karachi
S.S. St. Fillans	Sutherland	Hull & Antwerp
S.S. Alberto Traves	Questa	Calcutta

The following vessels began to load on Friday.

Steamer	Vasilefs Constantinos	for Port Said (for order)
"	*Bankura	for Persian Gulf
"	*Cressington Court	for New York

*To Arrive

S. S. Vasilefs Constationos:—The steamer Vasilefs Constantinos, 2,488 tons, Captain Y. Cotytiry, arrived in harbour on Friday from Barry, which poet she had left on November 13th with balast.

S. S. Norfolk:—The steamer Norfolk, 2,506 tons, Captain D. Buckley, will sail to-day for Garston, with a cargo of manganese ore.

S. S. Beme:—The steamer Beme, 1,899 tons, Captain A. Wright, arrived in harbour on Friday from Rangoon, which port she had left on December 4, with a cargo of kerosine oil.

S. S. Indo Maru:—The Japan Line steamer Indo Maru, 3,972 tons, Captain K. Komagiro, will sail to-day for Kobe etc., with a general cargo and passengers.

S. S. Trafford Hall:—The Ellerman Line steamer Trafford Hall, 3,436 tons, Captain J. M. Main, will sail to-day for Genoa via Karachi, with a general and same bottom cargo and passengers.

S. S. St. Fillans:—The steamer St. Fillans, 2,307 tons, Captain R. Sutherland, will sail to-day for Hull and Antwerp, with a general cargo.

S. S. Albert Treves:—The steamer Albert Treves, 2,446 tons, Captain A. Questa, will sail to-day for Calcutta, with a general cargo.

The Ellerman Line S. S. City of York homeward bound sailed from Port said on the afternoon of the 16th instant."

FRIDAY December 19th, 1913.

P. DOCK.

Shed Steamer	Capt	Agents
A Rinalds	Chilton	J. F. & Co
B. City of Norwich	McMillan	K. N. & Co
C. & R. Ockenfels	Kneppe	W. & A. G. & Co.
D. & E. Norfolk	Bulkey	W. & A. G. & Co
F. Colaba	Ross	M. M. & Co
K. Orangemoor	Moffett	W. & A. G. & Co
M. Salsetta	Vine	P. & O. S. N. & Co
M. Spitzfels	Krippner	W. & A. G. & Co
N. Saint Feelans	Sutherland	D. N. & Sons
P. Queen Eugene	Legg	J. I. & Co

V. DOCK.

2. Konig	Coltzan	A. Strandes & Co
3. Imani	Lyons	T. M. & Co
4. Athamas	Zarbles	F. N. & Co
5. Garryvale	Mc.Clure	W. & A. G. & Co
6. Trantenfels	Metz	W. & A. G. & Co
7. Braunfels	Oltmann	W. & A. G. & Co
8. Semiramis	Pavisich	A. L. S. N. & Co
9. Adamsturn	Hagedorn	W. & Co
9 Trafford Hall	Main	K. N. & Co
10 & 11 Ninive	Metzenheim	W. & A. G. & Co
12 & 13 Persia	Bradshaw	P. & O. S. N. & Co
14. Dwarka	Moxan	M. M. & Co
14 Lhasa	Cutbush	M. M. & Co
15. Indo Maru	Komiya	N. Y. K
16. Lawoe	Coates	Arab Steam

H. W. P. D.

Irrawadi	McPhail	K. N. & Co

Offside.

Alfeld	Fisher	T. M. & Co

VESSELS IN THE STREAM.

Attila	Bestoll	A. L. S. N. & Co
Alberto Treves	Questo	T. M. & Co
Bleamoor	Blakey	T. B. & Co
Baron Fairlie	Foley	W. & A. G. & Co
Birkenfels	Marliar	W. & A. G. & Co
Baron	Ardrossan	Reid
Beme	Wright	S. M. & Co.
Den of Ogil	Jarvis	T. M. & Co
Zoarastrain	Osborn	W. & O. Z. & Co
Hoseinee	Fan	T. M. & Co
Homayun	Hannah	T. M & Co
Inverness	Venus	W. & A. G. & Co
India	Talbot	P. & C. S. N. Co
Kanzler	Smith	D. M. Khandwant
Khosrou	Hannan	T. M. & Co
Ormidala	Thomson	W. & A. G. & Co
Pundra	Handcock	M. M. & Co
Palamcotta	Elton	M. M. & Co
Rabenfels	Suni	W. & A. G & Co
Sangola	Wilsher	M. M. & Co
Subadar	Crebbin	T. M. & Co
Selstan	Forbes	M. M. & Co
Vasilefs	Constantinos Coutytery	Ralli Bros.

BOMBAY VOLUNTEER ARTILLERY.

REGIMENTAL ORDERS BY LIEUT.-COLONEL THE HON. A. HILL TREVOR COMMANDING.

December 19.

333. *Parade.*—Saturday 20th instant; Nos. 1 and 2 Companies Gun Drill and Instructions in D.R.F. at Colaba North Battery.
Parade at Colaba Station at 5-5 p.m.
Cyclists will proceed direct to Battery.
Dress:—Khaki and Caps.

334. *Musketry.*—The Range at Ghat Kopar is allotted to the Corps on Sunday next the 21st instant, for Class Firing; It is hoped that as many members a possible will turn out and Complete their Class Firing.
Spare Rifles will be issued on the Range.
1st Train leaves as under:—
Colaba at 5-55 a.m.
Victoria Terminus at 6-10 a.m.
Members may leave Bombay by any train provided they arrive at Ghat Kopar by 10-30 a.m.

(Sd) E.P. Cudlip Captain R.A.
Adjutant, Bombay Volunteer Artillery.

XMAS & NEW YEAR CARDS.

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Wording to Suit your

FRIEND, LOVER AND BOSS.

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Parsi Bazar, Fort.

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Begg's whisky is thoroughly matured and its absolute purity is guaranteed.

Established 1848, still going foremost and first.

WHITE CAPSULE (8 years old) Rs. 2-12-0

BLUE CAPSULE (12 years old) Rs. 3-0-0

GOLD CAPSULE (20 years old) "Special Reserve" Rs. 4-4-0

Supplied to Hotels, Clubs and Messes all throughout India.

Uniform Quality maintained all over the World.

Purchasers of Begg's Whisky will be given a decanter free of cost (full of whisky) on their presenting to the undersigned 24 coupons of either White or Blue Capsule Bottles, or 12 coupons of the Gold Capsule Bottles respectively.

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TIRED

WORN OUT, RUN DOWN.

That's what many of us often find ourselves and are so often unable to find the cause. We grow fagged out over the ordinary day's work, listless and lifeless without any reason, devoid of energy or ambition, nights are passed sleeplessly. The appetite grows poor, we have no desire for work or even pleasure. Then come troubles of the nerves, the head, the stomach, the liver, bowels, blood, in fact the system is undermined. This wrecking of the system is appalling—but we are all liable to it any time just the same. Blood and nerve diseases are silent and insidious, they come without warning and do deadly work almost unnoticed. At the very first sign of the smallest symptom of such troubles, use that KING OF ALL REMEDIES.

PROF. JAMES' ELECTRO-TONIC PEARLS.

In Neurasthenia and the impotence of old age, this remedy gives especially marked results. Energy is in all cases quickly restored. These Pearls build up the delicate tissues, and bring back to manhood all broken down and weary constitutions. They renew vitality, replace weakness with strength, keen wits for dulled brains, and transform the dejected and desponding into healthy and cheerful men and women.

Price, per bottle of 40 pills Rs. 2, 3 bottles, Rs. 5-8; V. P. 4 annas extra.

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155, Jumma Musjid, Market,
[illegible]

SAPAT LOTION.

An efficient remedy for ringworm. This medicine is a perfumed water which does not spoil clothes and is dried up no sooner it is applied. It clears away ringworm, itch scurvy, rupture in feet, biles of long standing scales, dry pores within three days.

Price As 4 per bottle.

SAPAT & Co.,

Kalbadevi, BOMBAY

INDIAN SFECIE BANK REVELATION.

(Continued from Page 6.)

main features of the present position and the dealings of the Bank as disclosed by the Books.

In the summary of assets and liabilities, the auditors say that the bank's total liabilities are Rs. 1,45,94,206-7-2 and assets Rs. 2,21,75,859-1-9. Out of this total of assets over one crore of rupees may be considered as irrecoverable and of the balance nearly 65 lakhs are advances on the security of pearls, the largest of the debtors being insolvent.

THAKORE OF MORVI'S APPLICATION.

At the hearing yesterday, Mr. J. D. Davar, instructed by Messrs. Captain and Vaidya, solicitors, appeared for Matubhai Govanbhai Doctor and another; the Advocate-General with Mr. Inverarity and Mr. Raikes, instructed by Messrs. Payne and Company, appeared for the petitioning directors Sir Vithaldass Thakersey and others; Mr. C. H. Setalvad, instructed by Messrs. Ardeshir, Hormusji, Dinshah and Company represented Raja Bahadur Shivlal Motilal; Mr. Jamiltram, solicitor, was for Khetsey Khaisey and others; Mr. Dinshah Jijibhoy for Ranchhordass Madhavdass and Chandulal Manordass, Mr. Surajmal B. Mehta for Hirlal Nihalchand and another, Mr. Jehangir R. Patel for Benjamin Sampson; Mr. M. S. Captain for Marutirao Kadam and Mr. Chhotubhai Anupram for Ratansi Mulji. Mr. M. A. Jinnah, instructed by Mr. Hirlal D. Nanavati, Solicitor, appeared for Mr. R. V. Patvari, chairman of the committee appointed by a meeting of shareholders and creditors of the Bank.

Before the petitions were heard Mr. Raikes, instructed by Messrs. Captain and Vaidya, appeared for the provisional liquidator and also for the petitioner Matubhai Govanbhai Doctor, and applied that a summons be issued against the Thakore Saheb of Morvi to show cause why the order allowing His Highness to withdraw his petition made *ex parte* should not be set aside. Counsel said the object with which this application was made was this: by filing a petition and asking for the carriage of proceedings the Thakore Saheb had invoked the jurisdiction of the High Court and if he were now allowed to withdraw his petition, he would withdraw from the jurisdiction of the Court and those instructing him would find it very difficult in reaching him That, he submitted would be against the interests of the Company and he, therefore, applied that under Section 86 of the Civil Procedure Code, he should not be allowed to withdraw his petition.

His Lordship asked if the Thakore Saheb had any property in Bombay, when Mr. Raikes said his clients believed that the Thakore Saheb had no property in his own name.

His Lordship remarked that it would be easy to prove that they were his properties.

Mr. Raikes said that the difficulty was that they could not get him down.

His Lordship remarked that he allowed the Thakore Saheb to withdraw without giving notice to others as his Lordship felt that the Thakore's position was very inconsistent, for at one time he wanted to reconstruct the Bank and at another by keeping the petition on the file to liquidate the Bank. His Lordship thought that that would embarrass him in his scheme for reconstruction and he therefore allowed him to withdraw. However, he would grant a summons, which he believed was the proper preceeding to adopt.

On the petitions being called on for hearing, the Advocate-General said that it was agreed by all that there should be a winding-up order to start with and that an official liquidator should be appointed.

His Lordship: Is this agreed to by all the parties?

Mr. Jinnah: No, my Lord, I do not. The Advocate-General is in possession of certain

ADVISORY COMMITTEE'S APPLICATION.

Mr. Jinnah said he applied for an adjournment of the winding up order on the ground that the parties whom he represented through his client were very anxious to reconstruct the Bank and his submission was that an adjournment would do harm to the interests of nobody.

His Lordship: Have you considered what you are saying?

Mr. Jinnah replied he had.

His Lordship remarked that probably Mr. Jinnah did not know how it would hurt everybody. He, however, wished to hear Mr. Jinnah's application first.

Mr. Jinnah argued that the provisional liquidator was still there and he would be vested with such powers as were necessary for immediate purposes. At the some time, the Court could give an opportunity to his clients to look into the affairs of the Company and ascertain whether the Company could be re-constructed or not. The Court had the power of granting such an adjournment.

His Lordship: You appear for the chairman of the meeting?

Mr. Jinnah: Yes.

His Lordship: And by whom was that meeting called?

Mr. Jinnah: By the Thakore Saheb of Morvi.

To further questions put by Judge, Counsel said that the Thakore Saheb was a director of the Bank and had petitioned the Court to wind up the Bank.

His Lordship remarked that at a time when he Bank was in a hopelessly insolvent circumstances the Thakore Saheb had taken securities worth over sixteen lakhs of rupees from the Bank. He therefore wished to know the status of the party.

Mr. Jinnah said he did not appear for the Thakore Saheb only.

His Lordship: No, you appear for his nominees. (Laughter.)

Mr Jinnah said that that was not so: He appeared for creditors to the extent of sixty lakhs of rupees and also for holders of about Rs. 25,000 shares.

THE FIRST QUESTION.

Continuing, counsel said that the first question for the Court to consider was whether an adjournment should be granted if it was satisfied with the facts placed before it with a view to reconstruct the Bank. The Court had the power, he said, to grant an adjournment.

His Lordship said he had the power to do so and he would do so if Mr. Jinnah would put before him anything approaching a reasonable scheme for reconstruction.

Mr. Jinnah said that even the accountants, who had made the report, were not in a position to say definitely what were the assets of the Company and who were the real creditors. Under these circumstances, supposing that the assets of the Company, were such that reconstruction was possible, how were his clients to ascertain it unless they were given certain facilities and opportunities to look into the affairs of the Company? If the winding up order was made and a liquidator was appointed, the result would be that the liquidator would forthwith begin the winding up of the Company, and later on if it was found that the exact position of the Bank had been such as to have allowed of its reconstruction, it would be too late to do so. On the other hand if the provisional liquidator were to continue with powers to do certain necessary things and if they were allowed reasonable time and facilities to look into the affairs of the Bank, and if as a result of their investigation they were satisfied that it is possible to reconstruct the Company, they would frame a scheme and put it before the Court. If the Court found that it was a good scheme, it could direct a meeting of the creditors and shareholders to be held for the consideration of the scheme.

ALTERNATIVE QUESTION.

Continuing, Mr. Jinnah said that if His Lordship was not inclined to grant an adjournment but was going to make the winding up order, the question in the alternative was what order should be made regarding the appointment of a liquidator, namely, whether he should be a permanent liquidator or a provisional liquidator, and he submitted that His Lordship should appoint a provisional liquidator only, which the Court had power to do under section 141 of the Companies Act. Counsel observed that in view of the anxiety on the part of a large number of shareholders and creditors to reconstruct the Bank, the Court should give such powers to the liquidator as would facilitate their object, though he was not in a position to say at this stage that reconstruction was possible.

His Lordship wished to have a sketch as to what Mr. Jinnah's client intended to do to reconstruct the Bank. He thought that two crores of rupees would be required to reconstruct the Bank and he wished to know who was to pay it.

Mr. Jinnah said that that was just the point which they had not know definitely.

His Lordship said they knew definitely this much: that the liabilities of the Bank as ascertained at present amounted to very nearly two crores of rupees. It might be more. As it was, the total estimated liability for fixed and current deposits at the head and branch offices, with the exception of the London branch office, was one crore forty-five lakhs. In all probability, when the London branch accounts were received, it would be swelled by another twenty-five or thirty lakhs, for it must be remembered that the silver there had been sold at a loss. Again it was possible that the loss on the "badla" transactions would be a heavy one as the shares which the Bank now held were purchased at inflated prices. Then there would be a great loss in pearls and the total loss could not be less than two crores of rupees. As against that there were assets, which, as at present estimated were not sufficient to meet anything like half the liabilities. Then there was the liability of shareholders which included the liability of Mr. Jinnah's client amounting to twelve and half lakhs of rupees. If the liability of the shareholders were all good then the Thakore Saheb of Morvi, the Maharaja of Darbhanga, and other big people would have to make large contributions and the total would come to seventy-five lakhs of rupees. Assuming that this whole amount would be realised, there would still be a deficit; but any scheme for reconstruction would absolve the shareholders from paying their contribution. Then came in the question as to who was to pay the silver syndicate's losses and who were liable for it. A scheme of reconstruction might possibly result in covering the liability of the directors on the ground of gross negligence.

LOOMING LARGELY BEFORE THE COURT.

Mr. Jinnah remarked that he quite appreciated all that His Lordship had said but all these questions were at present more or less hanging in the air.

His Lordship remarked that they were looming large before the Court.

Mr. Jinnah said he could give an idea of his client's scheme but that would be mere guess work. It was that these people who were responsible for these losses might probably be willing to pay something to avoid an inquiry and they might recover a substantial amount from them. Another peculiarity was that a large number of creditors were also very large shareholders.

His Lordship remarked that that was not so.

A very large number of depositors were poor people all over the country, who had deposited their life's savings in the hope of getting good interest.

Mr. Jinnah remarked that as many of the shareholders were big creditors also, they might be prepared, to give up a portion of their money and in that way the Bank's liability could be considerably reduced.

APPLICATION REJECTED.

In passing his order on this application, his Lordship said:

I regret I do not see my way to entertain the application for postponement made by Mr. Jinnah on behalf of parties whom he represents. The learned Counsel represents the chairman of a meeting which it is no use disguising the fact, was called at the instance of the Thakore Saheb of Morvi, and beyond the suggestion that there is a possibility of reconstruction I have nothing before me which can make me hope, even most remotely, that there is any possibility of the Bank being reconstructed. When the Court has to deal with winding up petitions, the only object which guides the Court in making an order is to see that that order should be such as would be most beneficial to the creditors interested in the Bank. In this case there is no question that the losses suffered by the Bank will, when fully ascertained, exceed two crores of rupees. As against that there are assets and there is the liability of the share-holders to contribute the other half of the capital of the Company. It must be noted that Mr. Jinnah represents shareholders, whose liabilities, when the Company is wound up, will be Rs. 12,50,000. There are other shareholders—well-to-do, in affluent circumstances, and in influential positions—and it seems to me that the whole object of holding this meeting, in asking for an adjournment and of talking of a chimerical scheme of reconstruction is to merely escape their liability to contribution. The report of the auditors shows that at the time when the Bank was most hopelessly insolvent in November last, the Thakore Saheb of Morvi had Rs. 16,50,000 of his own unsecured in the Bank and he left it in the Bank and walked away with securities which at their present valuation far exceed Rs. 16,50,000; and the question which the liquidator will have to anxiously consider will be, in addition to recovering the contributions from those large shareholders who are able to pay, whether the securities parted with by the Bank (when it was hopelessly insolvent), are not the securities which he is entitled to recover from the Thakore Saheb.

POSTPONEMENT WOULD BURKE ENQUIRY.

Any scheme of reconstruction would postpone the question and would probably burke it for ever. Then, again, a serious question remains to be dealt with by the Court and the liquidator, and that is the responsibility if any, of the directors. I have no desire to say one word that would prejudice the case of the directors. The report of the auditors reveals the fact that at every six-monthly audit, in spite of daily inspection by directors and daily certificates, books were fabricated, bills were forged; where there were huge losses, profits were shown. In this way losses amounting to Rs. 24 lakhs, which accrued from gambling in silver, were shown as profits. They were debited to some mysterious person, whose identify is not ascertained; and on that loss interest is calculated as on profit and from that amount dividend is paid to shareholders. We have heard during recent days of many people sheding crocodile tears for the downfall of swadeshi enterprise. If the Specie Bank was the typical specimen of swadeshi banking enterprise in India, then the sooner we have done with it the better for the people.

I confess not only do I see that no useful purpose would be served by giving a postponement, but I see a great deal of danger in postponing immediate action in this matter and I feel that this application for postponement is only made for the purpose of avoiding liabilities of certain large shareholders and avoiding investigation of the questions as indicated above in my judgment. Under these circumstances. I refuse this application.

QUESTION OF ADVISORY COMMITTEE.

The Advocate-General then suggested that the winding up order should be made and Mr. Slater should be official liquidator with all the powers under Section 144, of the Companies' Act. He further suggested that the question of an advisory committee should stand over for the present.

His Lordship asked whether the advisory committee would be a honorary committee or whether it would be a committee with remuneration.

The Advocate-General said, that was a matter that needed consideration. There was no doubt, however, Counsel added, that the liquidator would want the assistance of business men in disposing of the pearls and shares.

His Lordship said he was not deprecating the idea of a committee but he thought that the most anxious part was the selling of pearls.

The Advocate-General said that with all the three, the selling of pearls and shares and recovering out-standings, the committee would be of immense value.

His lordship said he would not preclude them from making any application for that in the future.

The Advocate-General then asked the Court to give directions to the liquidator not to sell the pearls or the shares at present.

His lordship said it was not possible to give detailed instructions but the parties might take it that the liquidator will act in the best interests of all.

The Advocate-General said he had no doubt about it too, but he wished it to be clearly understood that the pearls and the shares shall not be disposed of unless the liquidator had expert assistance. He thought every one would agree that this should be done in consultation with the advisory committee which was not to be large but which was to consist of three men only.

His lordship—The difficulty is to get three proper people.

The Advocate-General said that during the Christmas vacation, the parties would get together and agree to three names and would also see that those three people would agree to act on the committee. It was essential that there should be an advisory committee regarding the recovery of outstandings because he thought a commercial man was better than a lawyer and he would know whether it would be wise to give time to a debtor, or file a suit or put him in the insolvency court. There was a considerable amount of outstandings and it was essential that the liquidator should be assisted with the advice of commercial men.

CARRIAGE OF PROCEEDINGS AGAIN.

Mr. Setalvad next submitted that his client Raja Bahadur Motilal Shivlal should be given the carriage of proceedings. He contended that the Court had no power to make the order it had at the previous hearing for that order could only be made after the Company, was wound up. Then the fact remained that Mr. Captain's client was merely a contributory and his interest now was very little and the question was whether a man owning shares worth Rs. 500 and nothing more was a person likely to be entrusted with the carriage of proceedings.

In passing his order on this application, His lordship said that it seemed to him that next to the directors, Raja Motilal Shivlal, was the last person to be entrusted with the carriage of proceedings. The late Mr. Chunilal had in his possession large securities of of the Bank and it was admitted that Shivlal had in his possesssion large securities of the Bank. Under the circumstances he too would be an accounting party and therefore his claim could not be entertained.

THE FINAL ORDER.

As no other party had to make any application or say anything further, His lordship passed his final order. He ordered that the Indian Specie Bank Limited he wound up under the supervision and direction of the Court. Mr. J. Saunders Slater appointed official liquidator with all powers under Section 144 of the Indian Companies' Act; liberty reserved to the parties interested to apply to the chamber judge for the appointment of an advisory committee; for the reasons given in his judgment delivered on the 4th December, Matubhai Govanbhai Doctor to have the carriage of proceedings after this order was signed and sealed. Costs of all parties to come out of the assets. Mr. Jinnah's client was also awarded costs as His lordship thought he was certainly entitled to be heard. In conclusion. His lordship remarked that in future if parties appeared they would do so at their own risk as to costs.

BOMBAY AMUSEMENTS.

THE EXCELSIOR.

Unfortunately, owing to the late arrival of the mail-boat, it will not be possible to show the new edition of the "Animated Gazette" until Sunday, or possibly Monday, but to compensate for this disappointment the management have made arrangements for an especially attractive film programme, and have arranged that Mr. Arthur Canworth, the banjoist, who has created such a sensation in Bombay, shall remain another week. Mr. Canworth will this week present a medley of overtures. He will play nothing that he has played before, and no doubt there will be many who will be glad of the opportunity, of hearing this talented instrumentalist on what will probably be the last opportunity in Bombay.

The principal film is entitled "Wild Beasts at Large," and shows the advantage of a large number of animals which escape from menageries into a certain town, which shall be nameless, and the consternation that they caused among the inhabitants. The Company which filmed the events state that it was entirely unrehearsed, the escape of the animals being a pure accident due to a train wreck, and if this is so then the film is one of the most remarkable that has ever been shown. But accident or no accident, it is decidedly entertaining viewed from a comfortable seat though it does appear at times as though the animals might leap from the screen, so good is the photography. A topical film which should be especially appreciated at this time of the year is "Xmas Among Forei[illegible] Folk." It is one of those films of which we have had at the Excelsior, in which trained beetles are employed, and it illustrates the marvellous intelligence the little creatures possess. "Daisy Wins the Day" is a most amusing film descriptive of the adventures of an incorrigible young lady who turns her father's home upside down and when sent away to school indulges in fresh devilry and there are other films which are sure to please as well.

ALCAZAR.

The brothers Gould, the Whirlwind Dancers, and Miss Doreen Dale who for the past two weeks, have been playing to good houses will complete their Bombay Engagement to-night. An excellent programme has been arranged for the X'mas Holidays and this evening. Buckshot and Co., real American Indians and Cowboys, who have been performing at the other end of the City, will enter the Alcazar's Bill. Young Buckshot is billed as the champion Lassoo manipulator of the world. He was with Buffalo Bill's Wild West Show in London and several of his tricks with a rope and earist are marvellous. With him is, Running Bear, a son of a great Sioux Indian chief. Denner Bill is a typical cowboy and Prairie Rose. They are staging an original and novel Western Playlet by Buckshot entitled:—"After the Round Up," introducing sports and pastimes on the Prairie on Sunday night. Gould brothers and Miss Dale drop out of the "Bill," and two new artistes will step into the breach. Miss Arnold Diamond, a Soubrette and Dancer, late of the Empire Theatre, London, and Mr. R. Williams, a brother of the famous Billie William is a comedian who is billed to shattergloom and scatter fun. They will also present a comedy sketch entitled "The Policeman," and with a fine series of pictures one could not wish for a better Bill of Fare for the X'mas holidays. Four matinees are to be given: —X'mas Day, Boxing Day, Saturday and Sunday the 27th and 28th to commence at p.m. Every child paying Re. 1 for admission will receive a present.

AMERICA-INDIA

A very interesting programme has been arranged for the ensuing Christmas holidays. There are several good dramas on the Bill, the chief one being. "The Battle," a story of the American War 1861. It is full of stirring scenes and is realistic to a degree. "Cowboy Sports" is an interesting film containing pictures of American cowboys performing all sorts of dare-devil feats such as broncho busting, fancy riding, bull dogging, roping and tying steers, etc.

OLYMPIA PICTURE PALACE.

Commencing from to night the popular Picture Palace Olympia will throw on the screen two star fiilms, namely "A Mother's Calvery" and "Price of Silence each 2,500 feet long. Both the films will prove of utmost interest in as much as they will take the whole audience by surprise. All the scenes therein are very well laid and the dramatic effect is expected to be charming.

THE MERCHANTS' BANK.

To THE EDITOR OF THE "CHRONICLE."

Sir,—With regard to the communication appearing in your paper on behalf of Mr. Gajiwala re: The Mershants' Bank, I beg Gujiwala re: The Merchants Bank, I beg to state that I have not yet received any letter as mentioned therein. Though there are some inaccuracies in he affidavits filed, which are misleading, still I stick to what I have stated in my letter, and am ready to substantiate the same if occasion arises.

VAIKUNTHRAI A. DESAI.

Bombay, Dec. 19.

AMAZING RACING CONTRETEMPS.

"SHINING WAY" AND "OREPESA" GET MIXED UP.

CUP CANDIDATE TRAINED AS SELLING PLATER.

(ASSOCIATED PRESS.)

CALCUTTA, Dec. 19.

The "Statesman's racing correspondent writes,—"An extraordinary situation has risen with respect to the entry of Mr. J. C. Galstaun's ch. e. m. Shining Way, for all the big events of the Calcutta Racing Season.

It has just been discovered that the filly which has been in training and raced under the name of Shining Way is none other than Shining Way's stable companion Orepesa, and what the stable has regarded as the Selling Plater, is none other than the Cup candidate. As a matter of fact the two fillies were on their way out, mixed up like the babies in "Pinafore" and not a creature knew which was which when they arrived in his country. Both the fillies are of the same age, but in their entries for the Calcutta Races, Shining Way is described as a chestnut and Orepesa as a bay, whereas in their English classification, both appear as bay fillies.

Ferguson of course never saw the animals before they were handed over to him for training and Mr. Galstaun who has raced both of them at Home, and would be expected to know whatever. difference there was between the winner of the Irish Oaks and the ordinary Selling Plater, apparently failed to distinguish which was which when taking them over to Ferguson, and as a consequence this trainer has been preparing Orepesa for first class engagements, and Shining Way for second class races up to six furlongs.

The failure of the first named to stay over seven furlongs in any of her gallops, has puzzled her connections considerably and her running in the Wellesley Plate last Saturday came as a shock to her owner who had backed her fairly heavily both ways. This last exhibition which stamped the filly as an absolute non-stayer, a character so opposite to the credentials possessed by Shining Way, set Mr. Galstaun thinking, and the suspicion dawned on him that there was a mistake somewhere. He cabled at once to his English trainer, Hallick for descriptions of both. The reply showed that an error had been made. The cabled description of the filly known as Shining Way fitting Orepesa, and Orepesa's answering to Shining Way. Mr. Galstaun at once communicated with the Stewards of the Royal Calcutta Turf Club and the matter will be gone into immediately.

The filly now properly known as Orepesa ran in the December Plate 7 furlongs, at the second Extra Meeting, being second to Keerit, and a head in front of Milliner, giving the first named 13 lbs and the other 6 lbs, which was was a smart performance and stamps the Plating Filly as distinctly useful up to that distance.

The question of bets is sure to arise over this matter of topsy-turveydom, but for the present it need not be discussed. One matter however, that will have to be settled is the question of identification of English horses. At present there is no ruling of the Turf Clubs of India requiring certificates of identification for English horses, but the contretemps that has occurred with regard to Mr. Galstaun's entry of his two English fillies show how necessary it is that such a rule should be adopted.

CALCUTTA RACING.

ACCEPTANCES FOR KING-EMPEROR'S CUP.

KEMPION STILL FAVOURITE.

(ASSOCIATED PRESS.)

CALCUTTA, Dec. 19.

For the King Emperor's Cup the following horses are left in:—

Jacomar, Jemima, Hilarity, Kempion, Franconi, Primrose-Morn, Blackbuck, Shining Way, Hit-Or-Miss, Lumination and Criton.

Kempion is still the favourite; the next best fancied are, Blackbuck and Lumination.

Primrose Morn gave a good gallop beating Franconi and Matchlock, and has now come into the betting. The best time has been put up by Blackbuck. Lumination and Kempion come next. Jemima is fancied in some quarters.

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1st January 1912 ...	Rs.	8,48,000
30th April ,, ...	,,	24,77,000
31st July ,, ...	,,	52,35,000
31st December ,, ...	,,	1,04,00,000

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30	27-4
35	31-5
40	36-11
45	43-14

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S. LETHBRISGE, Major, R.A.,

Domestic Occurrences.

◆

BIRTHS.

BLATHWAYT.—On the 10th December, at Weston-Super-mare, England, the wife of C. H. Blathwayt, I. C. S., of a daughter.

SPARKE.—On the 12th December, at Karachi, the wife of Mr. H. C. Sparke, Indian State Railway, of a daughter.

JONES.—On 6th Dec., at Dehra Dun, the wife of F. T. Jones, P.W.D., U. P., of a son.

DEATHS.

BIRNEY.—At Sigra, Benares, 6th Dec. Rev. Herbert William Vincent Birney of the Church Missionary Society.

BRADLEY.—At 3, Napier Road, Allahabad, 6th Dec. Esther Ellen Lacey, the darling wife of Capt. F. H. Bradley, R.A.M.C.

D'SILVA.—At Upper Mahim, Mrs. Louis David D'Silva, sister-in-law of the late Vara of Thana.

VAZ.—On Thursday morning at 9 a.m. at her residence near Marine Lines Station, Mrs. A. M. Vaz, aged 59. Wife of late M. T. Vaz, Loco Dept. G. I. P. Ry.

PUBLIC ENGAGEMENTS.

◆

TO-DAY.

English Mail Steamer Arcadia due, 3 a.m.

Bombay Races, Extra Meeting, Mahalaxmi Racecourse.

Bombay Scottish Orphanage Society, Annual Meeting and Prize Distribution, Mahim, 5.

Meeting at Kapadwanji Wadi, Tardeo, in connection with the All-India Moslem League split, Tardeo, 9 p.m.

South African Indian Committee Meeting, Presidency Association Rooms, 5. Hon. Mr. Gokhale makes a statement.

MONDAY, December 22.

Christmas Vacation in the Bombay High Court.

WEDNESDAY, December 24.

Christmas Eve: Bank Holiday.

THURSDAY, December 25.

Christmas Day: Bank Holiday.

DAILY.

Excelsior Cinematograph, Novelty Theatre, 7 to 8; 8-30 to 9-30; and 10 to 11-30.

America-India Cinematograph, Charni Road, 7 to 8; 8-30 to 9-30; and 10 to 11 p. m.

The Alcazar, Cinema de Luxe 6 p. m. and 10 p. m.

The Gaiety Theatre, 6-30 p. m. and 7-45 p. m.

Olymphia, Cinematograph, Sandhurst Road, 5-15 to 6-45, 7 to 8-30, 9 to 10-30, and 11 to 12-30. (S. T.).

BAND AT THE VICTORIA GARDENS.

◆

By kind permission of Lt.-Colonel F. A. Smith and Officers, the Band of the 2nd Q. V. O. Rajput L. I., will play the following Programme of Music at the Victoria Gardens to-day under Direction of Mr. A. W. Malfiggiani, Bandmaster, commencing at 5-30 p.m. (S. T.). Admission free.

March—H. M. S. Camperdown	Clode.
Overture—Sunlight and Shade	Parker.
Valse—Tim e Lou	Christone.
Selection—Little Christopher Columbus	Caryll.
Serenade—La Paloma (by request)	Yradier.
Interlude—Katchee Mee	Raymond.
Selection—The Pink Lady	Caryll.
One Step—Hitchy Koo	Pether.

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THE BOMBAY CHRONICLE.
Saturday, Dec. 20, 1913.

GOVERNMENT AND TEMPERANCE.

◆

The reply of the Government of Bombay to a well-reasoned and weighty memorial from the Poona Temperance Association, drawing attention to the fact that in many matters of detail the recommendations of the Government of India and of the Excise Committee of 1905-06 have not been carried out in the Poona district, and suggesting certain improvements in the Abkari administration, must be characterised as thoroughly disappointing. The Association pointed out, as our readers will remember, that, since the establishment of local Excise Committees in 1908, decided improvements in the allotment of licenses and in the direction of curtailing the number of shops and the hours of sale have been carried out, owing to the recommendations of the Committees, who certainly should be called together and consulted more frequently than once in a period of three years. The Association suggested that, with a view to reduce the liquor traffic within as narrow limits as possible, the authority which grants licenses should be quite distinct from that which collects the revenue from those licenses, an obviously desirable principle to follow, and further asked that the licensing authority should be transferred to the local Excise Committees. These, at present, are purely advisory bodies whose usefulness can be greatly increased by vesting them with executive powers,—a proposal to which no sound objection can be raised, especially as there is a majority of Government officers on all such Committees.

The proposals of the Association in fact are so moderate and desirable, that it is a matter of astonishment that not only have they found no favour with the Government of Lord Willingdon, but they are rejected in a letter which is curt almost to the point of rudeness. The fact that certain definite improvements in the administration of the Excise Laws have been effected at the instance of the Association may not have inspired the Revenue Department with any affection for it, but it at least entitles it to be treated with respect. The Government letter states that "nothing is to be gained by more frequent discussion" by Excise Committees "when no changes are contemplated," their view being that a sort of general review once in three years is amply sufficient! In regard to the granting of licenses the Government are unable "to give any countenance" to the suggestion that "the granting of licenses should be removed from the control of the officers who are responsible for the good administration of the country," and add in a somewhat vaguely inconsequential manner that the arguments advanced in support of the Association's suggestion "are based on an entirely erroneous view of the system of administration, of the attitude of the Government officers and of the policy of Government in the matter." The attitude of Government officers towards the Excise revenue is well-known, and the policy of the Government, it may be remembered, did not come in for exactly tender treatment from the Indian Excise Committee of 1906. From the tone and substance, therefore, of the Government's reply to the Memorial, and from their express determination to keep the control of all Excise arrangements in the hands of their Executive officers, it seems clear that much assistance to the cause of temperance cannot be expected from Lord Willingdon's Government, and that the local Excise Committees will be gradually reduced to impotence. Perhaps the most surprising paragraph of the letter, however, is that in which the action of the Collector of Poona, who practically ignored the directions laid down in the Government of India Resolutions in the matter of a liquor shop at Ghoda, is defended. The Government of India Resolution lays down that no new shop should be opened unless there is a demand for it. The Collector of Poona, however, refused to allow a ballot of the inhabitants to be taken in this case and declared that, even if it was only a minority that asked for the shop, it should be granted. This, it may be said quite definitely, is, at any rate, not in accordance with the policy dictated by the Government of India, but the Government of Bombay "after careful consideration" say that "the Collector's action, which met with the approval of the Commissioner of Customs, Salt, Opium and Abkari, was fully justified."

We should ask Lord Willingdon carefully to reconsider whether it is right or even moral on the part of the Administration to encourage the placing of new temptations in the midst of a population, the bulk of which look with horror on the increase of drinking in their midst. A heavy responsibility rests upon Government in this country closely to restrict the inroads which an alien vice is making upon the population. The whole tone of the letter addressed to the Poona Temperance Association suggests a spirit of hostility towards those who are endeavouring to assist Government in this responsible task, and it is deplorable to note its almost contemptuous refusal even to enter upon a discussion of reforms of an obviously desirable character.

THE CO-OPERATIVE MOVEMENT IN BOMBAY.

◆

In glancing through the official reports just issued of the Co-operative Conference recently held in Poona and on the working of Co-operative Societies in this Presidency interest is at once centred in the opening speech of His Excellency Lord Willingdon. "I think we shall all be agreed," said His Excellency, "that a word of sincere congratulation is due to Mr. Ewbank for his most instructive and lucid report whch enables us to realise the work of the past year and how wide are becoming the ramifications of the co-operative movement." It may be said that co-operative credit societies exercise a threefold influence upon village life; their effects are economic, moral and co-operative. They not only provide facilities for cheap loans, but infuse into the borrower a new spirit of independence and induce thrifty habits and economical management of his affairs. They reveal before him an altogether new perspective of life; they make a man of him, willing to associate with his co-villagers in a neighbourly spirit and to work cordially for the common good. In his speech at the Conference His Excellency answered the question—"What does Co-operation mean"—as follows: "It means mutual effort for mutual good. It is not sectarian or political and makes no distinction of caste or creed and at its root lies the principle of effort by the individual to better his condition by his own work in such a way that he will be able to help in the improvement of public welfare." Besides the speech of His Excellency, considerable interest attaches to the proceedings themselves of the Conference at which important papers of vital interest to the movement were contributed and discussed, and readers may be referred to the papers read at the Conference, the more important of which have already appeared in these columns. The Conference, while approving of the principle underlying the paper placed before it by Sir Vithaldas Thackersey, recommended that the Central and District Banks and unions should try in their own sphere to induce the co-operative societies to persuade their respective members to send their children to school. Another resolution passed by the Conference which is of benefit to Bombay is the desirability of forming a co-operative housing association, whose objects would be to collect information about co-operative housing and to promote its application in practice, to engage in propaganda work by distributing leaflets, publishing cheap literature on the subject and arranging for public meetings, to organise co-operative housing societies and to supply advice and render help to such societies as may be formed. With the increasing progress and development of the co-operative movement, we find from the report that a resolution was passed at last year's Conference to establish a co-operative journal in English, and it is interesting to mention that, instead of having an official journal, the Conference recorded its expression of thanks to the weekly journal "Commerce and Co-operation" which has been of invaluable assistance to the co-operative movement in India.

Referring to the report of Mr. Ewbank on the working of co-operative societies in this Presidency, we endorse the remark already passed on it. It is an intelligent and comprehensive report, and Mr. Ewbank is to be congratulated on his success in gaining the sympathy and stimulating the energy of unofficial workers to advance this great movement. The progress made during the year has outstriped previous records. The number of societies of all kinds has risen from 368 to 515, the membership from 29,419 to 46,537 and the working capital from Rs. 32,08,911 to Rs. 49,31,942, and the rate of progress, says Mr. Ewbank, is as rapid as local conditions will allow. The number of agricultural societies has risen from 283 to 409, their membership from 19,209 to 27,905 and their working capital from Rs. 14,46,143 to Rs. 22,41,896. The establishment of a Central Credit Bank, moreover, has been of immense help in starting new societies. We gather from Mr. Ewbank's report that the total amount advanced by the Central Bank during the year amounted to Rs. 9,98,950, and the loans outstanding on March 31st amounted to Rs. 11,61,769, of which only Rs. 13,790 have been granted for periods exceeding five years. The recoveries during the year were Rs. 3,70,182, and there were no defaults. After meeting all the preliminary expenses carried forward from last year, the net profit worked out at Rs. 18,326 which sufficed to pay a dividend of 6.04 per cent. on the shares, leaving Rs. 27,000 to be carried to reserve and Rs. 2,787 as bonus which, we are glad to notice, will be a rebate of interest. There are several other points touched by Mr. Ewbank in his interesting report and we reserve a consideration of these to a subsequent issue.

BRITAIN AND ISLAM.

◆

Mr. Frederic Harrison's article on "Britain and Islam" in the "Positivist Review" for December speaks of the "gross folly" and "criminal fanaticism" of appeals to the British Government by Indian Moslems calling for intervention in the attacks made by foreign nations on Musulman States. We cannot agree with Mr. Harrison. These appeals are perfectly natural, whatever may be thought of their political expediency. In making such appeals the Indian Mahomedans have asked merely for diplomatic intervention in the affairs of States on which foreign nations have unjustifiably sought to impose their will by force of arms. Further, their appeals have always been made on the grounds of international justice, political wisdom, right and wrong, and as such are entirely unobjectionable; and Mr. Harrison may rest assured that, by reason of these appeals, no sane Mahomedan is so ridiculously sanguine as to expect that England will forthwith rush with force of arms to the defence of a Mahomedan State simply because the British Empire contains a large Musulman body. We do not think the Indian Mahomedans are so childish or so ignorant of European politics as to expect so preposterous a thing, their only motive in asking for diplomatic pressure being, we are sure, a feeling of outraged justice evoked by the aggressive policy of other nations in Morocco, Tripoli, the Balkans, Turkey or Persia. It may be that they hold an exaggerated view of Britain's influence in the Chancelleries of Europe or their own claim on that influence; but, however inopportune such a view may be, there is no justification for the fierce indignation with which Mr. Harrison assails their attitude towards their co-religionists in other parts of the world, and the violence of his language. Mr. Harrison is indignant because the religious tie which binds Indian Mahomedans to Mahomedans elsewhere is strong enough to make a unification of political ideals realisable; but, whatever Postivists may say, the strength of Islam as a force in world-politics will sooner or later have to be reckoned with. But, so far as Indian Moslems are concerned, it would be folly to regard their interest and sympathy in affairs of vital concern to the Islamic world as having a sinister meaning. Mr. Harrison's admonition, therefore, to the Indian Mahomedans to keep political action entirely clear from any kind of religious sectarianism is premature, and, in the present circumstances, uncalled-for; although to ask them to put aside their creed altogether in their secular concerns is a counsel of perfection which, we are afraid, will be entirely repudiated by every follower of the Prophet. It is plain from the tone and tenour of Mr. Harrison's observations with reference to the zeal for Islam that he thinks that Pan-Islamism is another name for regious bigotry. This theory is quite untenable. Pan-Islamism, as it is understood by Moslems, is the evolution of a common political consciousness throughout the Moslem world and a common belief in its destiny founded on an essentially democratic faith. But that faith must be blind indeed if it fails to recognise differences in race, history, intercourse, or interest among the various Mahomedan populations scattered throughout the world, each a distinctly separate unit owing allegiance to the Government under which it exists.

DAY BY DAY.

◆

The Aegean Islands.

The British representation to the Triple Alliance on the subject of the Aegean Islands, referred to by Reuter to-day, follows, on the whole, the lines of Sir Edward Grey's speech in the Commons at the close of the Ambassadors' Conference. Greece is to be allowed to remain in occupation of all the islands except Imbros and Tenedos which command the entrance to the Dardanelles. As regards those in the possession of Italy it is rumoured that an arrangement has been come to with the Porte that Italy shall continue in occupation, an understanding which is not likely to appeal to the Powers and certainly not to Britain to whose interest it is that none of these islands should be claimed or retained by any of the Great Powers, and which, moreover, is not in accordance with Italian pledges.

Malaria and Mosquitos.

Dr. N. G. Shah's paper "Mosquitos and Malaria," which was read before the Kathiawar Medical Society, Rajkot, in September last, has just been published in pamphlet form in English and in Guzerati and is available for free distribution on application to the author, who is Assistant Surgeon of Wadhwan, Kathiawar. The language of the pamphlet is simple and homely and as such will be readily understood by those for whom it is intended. The preventive measures indicated by Dr. Shah are easy, and, if followed, will save many a household from the ravages caused by malaria and mosquitos.

"The Science of Education."

We have received a copy of Professor Benoy Kumar Sarkar's "Introduction to the Science of Education," translated from the Bengali by Major B. D. Basu, I.M.S., (Retd.) The lines of educational reform suggested and initiated in the volume are due to the matured convictions of a versatile scholar and a practical worker in the field of education. Professor Sarkar has had a brilliant academical career and, after taking his M.A., was offered the Government of India State Scholarship for a course of study at Oxford or Cambridge, an offer which he was, for personal reasons, obliged to refuse. As a Sanskrit scholar, Professor Sarkar is deeply interested in the propagation of Hindu literature both in India and abroad,—and this wholly in a non-sectarian and non-political spirit. His work in the actual field of education has also been a varied one, his work as a Professor of the Bengal National College, Calcutta, earning him the reputation of a devoted and strenuous worker.

Eminent Bengali Scientists.

Dr. J. C. Bose, of the Indian Educational Service, who gave evidence before the Public Services Commission at Calcutta on Thursday, is one of the most eminent scientists of the day. He is Professor of Physics at the Presidency College, Calcutta. Dr. P. C. Ray, who also gave evidence, is a distinguished chemist, holding the post of Professor of Chemistry at the same college. Both professors have for years been engaged in original research and have made valuable contributions to scientific discovery. Dr. Bose is a member of the Imperial branch, while Dr. Ray belongs to the Provincial, but, under the present conditions of the Service, both have been barred from the highest positions,—a complaint the Indian Press has been making for years past.

City Mortality Returns.

No case of either plague or small-pox was reported in Bombay city during the 24 hours ended at 6 a.m. on Friday. The total mortality from all causes was 78 as compared with 100 of the corresponding period of 1912 and 105 of 1911. Out of a total of 1,636 rats, caught by the Municipal rat-catchers on Thursday last, 16 were found to be plague-infected.

FIRE INSURANCE RATES.

◆

RESULT OF ADVANCE IN RATES OF AMERICAN COMPANIES.

(REUTER'S TELEGRAM.)

NEW YORK, Dec. 19.

The Brooklyn Rapid Transit Company has placed its fire insurance for twenty million dollars with Lloyds in London, thus saving 27,000 dollars. This action is the result of a sharp advance in rates of the American companies.

SERIOUS MOTOR CAR ACCIDENT

◆

A CORRECTION.

The Bombay Motor Car Company, ask us to state that the car did not belong to them, as reported in our columns.

ADDITIONAL LIST OF PASSENGERS.

◆

Per s. s. Salsette to London on 20th December:—

Captain W. M. M. Black, Mr. Plowman, Mr. R. H. Syer, Mr. W. Creber, Mrs. C. M. Lloyd, Major J. G. Foster, Mr. T. Smith, Mr. H. B. Davidson, Mr. Robert Hill, Lt. D. B. Davidson, Rev. Gordon Bennett, Captain J. S. Hollinshead, Mrs. De Luna, Mr. A. Lotz and Mrs. M. Innes Ker.

The transport Dongola is expected to leave Karachi at 10 hours on the 19th Dec. Radio messages will be accepted up to 6 hours on the 21st Dec. at rates given in the telegraph guide.

S. A. ENQUIRY OPENS.

◆

CHAIRMAN'S REASSURING STATEMENT.

REPRESENTATION OF INDIAN CASE.

ADVOCACY BY COUNSEL SUGGESTED.

GANDHI, POLAK AND KALLENBACH RELAESED.

(REUTER'S TELEGRAM.)

PRETORIA, Dec. 18.

The Enquiry Commission opened to-day.

Judge Solomon stated that, with a view to making the enquiry as thorough as possible, the Commission had recommended to Government that inasmuch as the strike of Natal Indians had ended, Mr. Gandhi, Mr. Polak and Mr. Kallenbach and any other strike leaders at present in gaol should be immediately released.

He added that the enquiry would be held with open doors. It would greatly facilitate the work of the Commission if the Union Government and the Natal Indian Association and other associations interested were represented by counsel. If the Government of India desired to appear it was entitled to do so.

He requested that reasonable notice may be given of any specific charges of violence upon persons sentenced in connection with the strike and disturbance.

No evidence will be taken to-morrow.

The next sitting will be at Durban on January 12.

MARITZBURG, Dec. 18.

The Indian Strike Committee states that Messrs. Gandhi, Polak and Kallenbach have been released on parole and are proceeding to Pretoria to confer with the Government.

NEWS OF RELEASE CONFIRMED

◆

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

The release of Messrs. Gandhi, Polak and Kallenbach is confirmed.

"THE INDIAN PERIL."

◆

"THE TIMES" ON THE SITUATION.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

"The Times" has begun a series of articles, headed "The Indian Peril," dwelling on the dangers threatening the security of British rule.

A leading article in the same journal, today, after discussing the general situation, remarks, that the excitment about the treatment of Indians in South Africa is more widespread and formidable than a combination of the younger combative Mohamedans with the Hindu National Congress. It embraces all classes and communities, and raises issues, which in time, will cause British statesmen far more anxiety than all the bombs and plots of Indian anarchists.

THE PERSONNEL OF COMMISSION.

"The Times" wishes that the Commission which General Botha has very properly appointed included men more widely known throughout the Empire.

The stories of ill-treatment are unquestionably exaggeratted, but they should be investigated by a commission whose findings would be accepted without question in India.

"THE TIMES" EXPLAINS.

◆

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

"The Times" explains that its articles on "Indian Peril" are written by a thoroughly experienced hand, not by one of the writers who have previously contributed articles on the same subject.

The first article is devoted to the accomplishments of British rule. It emphasises that India has never been so prosperous as now. Wealth and industries are steadily increasing, land has largely appreciated in value, wages are rising and the supply of labour does not suffice for the demand.

Great irrigation schemes are beginning to spread their beneficent results and the railway system is being developed and improved.

UNPARALLELED SUCCESS OF BRITISH RULE.

Politically, from an Indian standpoint, the advance during recent years has been immense. While Government in all forms which have been attempted by mankind is necessarily imperfect, British rule in India can justly claim a measure of success unparalleled elsewhere.

MR. POLAK IN JAIL.

◆

A LETTER TO MR. GOKHALE.

The following letter written by Mr. Polak to Mr. Gokhale from Volksrust Gaol on November 12th may be of interest to Mr. Polak's numerous friends:—

Volksrust Gaol,
Nov. 12, 1913.

Dear Mr. Gokhale,—

You will already have been informed of what has happened to me. I wanted to talk over matters with Gandhi before I left for India and I telegraphed him that I was coming. He replied that I might meet him on the March at Greylingstad, but that I might be arrested. I could not possibly refuse the Government's challenge, so I at once proceeded to the Transvaal. The rest you will have from the "Indian Opinion." My visit to India must now be either cancelled or postponed. I am very sorry that this should be, as I know how much heavier the burden must be for you to bear. But I could not honourably do otherwise than I did.

I expect to be convinced and sentenced to-morrow—two or three months—but I shall ask for the maximum of six months. Gandhi has been savagely punished by consecutive penalties. He reached here to-night and will be again convicted on the original charge. Kallenbach is to be charged similarly to myself, though in somewhat different circumstances. We are both most cheerful and glad to be able to serve our European fellow-countrymen and our second motherland—India. I am asking Mrs. Polak (who is now here) to send you the volume of Debates in the Assembly. The Senate Debates are out of print.

Hoping against hope that your health is somewhat better.

Yours sincerely and cheerfully,
H. S. L. POLAK.

YEOTMAL PROTEST MEETING.

◆

RESOLUTIONS SENT TO VICEROY.

(From our Correspondent.)

Mahammed Isaq a land owner and chairman of the public meeting at Darwha district, Yeotmal, wired resolutions to the Viceroy expressing intense indignation at the barbarous treatment of Indians by the Union Government and urging immediate adoption of retaliatory measures, and praying His Imperial Majesty to veto the Immigration Act and thanking Lord Hardinge for his strong sympathy and support and appealing to the Viceroy to impress upon the Secretary of State the futility of an investigation by a committee having no sufficient number of Indian representatives, and the meeting prayed for the protection of Indians' rights in other parts of the Empire also in foreign territories.

HINDU IMMIGRANTS IN CANADA.

◆

RESTRICTION ORDER CRITICISED.

(REUTER'S TELEGRAM.)

VICTORIA (BRITISH COLUMBIA), Dec. 18.

Strong criticisms have been passed on the Dominion order prohibiting the entry of artisans and labourers until March 31st.

It is acknowledged that the measure was designed to prevent a glut in the labour market and relieve the Hindu immigration problem.

It prevents, however, the entry of workmen from Australia and New Zealand while the Chinese arriveing by the same steamer enter by paying £100 poll-tax.

SHAKESPEARE MEMORIAL THEATRE COMMITTEE.

◆

SITE OBTAINED FOR NATIONAL THEATRE.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

It is stated that the Shakespeare Memorial Theatre Committee has obtained a site in Bloomsbury for a National Theatre at a cost of sixty thousand sterling.

SCHOOL OF ORIENTAL STUDIES

◆

ADAPTATION OF LONDON INSTITUTE BUILDINGS APPROVED.

(REUTER'S TELEGRAM.)

LONDON Dec. 19.

A departmental committee of the India Office, presided over by Lord Cromer, acting in conjunction with the Office of Works, will supervise the adaptation of the London Institute buildings, pending the establishment of the governing body of the school of Oriental studies.

The Committee has approved of the plans, and the re-building will probably be completed by the end of 1914 or the beginning of 1915.

In addition to the Imperial Government's annual grant of £,4,000, the Government of India has promised an annual grant of £1,250.

LADY EVELYN ALINGTON.

◆

LONDON, Dec. 19.

Evelyn, Lady Alington, sailed to-day in the "Moloja" for Bombay.

OBITUARY.

◆

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

The death is announced of Major-General William Hanson, an Indian Mutiny veteran.

AEGEAN ISLANDS.

◆

TRIPLE ALLIANCE SILENT.

GREECE RESENTFUL.

(REUTER'S TELEGRAM.)

LONDON, Dec. 18.

The Triple Alliance has not replied yet to the British proposals regarding the Aegean Islands and Albania, but they have apparently been received favourably.

Greece, however, is very resentful, as she contends that both South Albania and the Islands occupied by Italy are purely Greek and have become new Cretes, centres of incessant agitation.

TURKEY DISSATISFIED WITH BRITISH PROPOSALS.

LONDON Dec. 19.

Turkey is extremely dissatisfied with the British proposal regarding the Aegean Islands, and insists that the islands facing the Asiatic mainland, namely Chios and Mitylene, must revert to Turkey.

ALBANIAN DELIMITATION.

◆

INTERNATIONAL COMMISSION'S AGREEMENT.

(REUTER'S TELEGRAM.)

ROME, Dec. 19.

It is semi-officially announced that the International Commission for the delimitation of the Southern frontier of Albania has concluded its labours and has unanimously agreed to the line proposed by Great Britain in conformity with the views of Italy and Austria-Hungary.

TURKEY'S FINANCIAL POSITION

◆

EMBARRASSED BY FRANCE'S MINISTERIAL CHANGES.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

Owing to the Ministerial changes in Paris and the consequent delay in the projected Turkish loan, the embarrassment of the Turkish Treasury is becoming acute. The Treasury has already raised four million sterling by the sale of treasury bonds to the French firm of Perrier at 12½ per cent, and is now obliged to arrange a further sale of treasury bonds amounting to £430,000 to a German Bank.

PRICE OF CONSOLS.

◆

FALL DUE TO UNDERWRITING OF LOANS.

(REUTER'S TELEGRAM.)

LONDON, Dec. 18.

In consequence of the underwriting of two millions sterling Grand Trunk Pacific 5 per cent. seven-year notes at 97 and also the million sterling Straits Settlement 4 per cent. loans at 97, gilt-edged securities are weak.

Consols touched 71 on October 1st, but afterwards recovered.

A four per cent. Sierra Leone loan of one million sterling is announced for to-day.

BRITISH DOMINIONS EXHIBITION

◆

INFLUENTIAL SUPPORT AT HOME.

(REUTER'S TELEGRAM.)

LONDON, Dec. 18.

A meeting of prominent people held in the Mansion House to-day pledged its wholehearted support to the Dominions Exhibition.

A previous message stated that the British Dominions Exhibition in 1915 will be held at the Crystal Palace. As the latter is national property the site will be gratis. The Dominions and Indian Governments will retain their 1911 buildings, which can be refitted with very small expense. The exhibits will be permanent and will remain indefinitely.

COLLISION ON BHORE GHAUT,

◆

TRAIN DASHED INTO SHED.

A correspondent writes:—A serious collision occurred at 9 a.m. on the 12th instant, on the south-east section of the G. I. P. Railway. While a goods train consisting of 35 vehicles was leaving Karjat to Lonavla on the Bhore Ghaut with an engine in front another in the rear the points had been wrongly set and the whole train dashed into the Loco Engine Shed, the front engine coming in contact with several engines that were getting coaled and watered. Fortunately, no lives were lost as an alarm was given and the men working at the time ran away and escaped. The train staff were Europeans who miraculously escaped. The rear driver was injured and the Indine guard was thrown out from his brake van on to the ballast. The pointsman having admitted his fault was taken into Police custody. A breakdown train from Lonavla was sent to the scene of the accident.

BOMBAY MOTOR CAR CO.

◆

GOVERNOR'S PATRONAGE.

His Excellency Lord Willingdon has been pleased to honour the Bombay Motor Car Co., Ltd. of Elphinstone Circle and Apollo Bunder, Bombay, with his Diploma appointing them Motor Car Suppliers to H. E. The Governor of Bombay.

THE STATE BALL

◆

BRILLIANT SPECTACLE.

ANOTHER SUCCESSFUL GOVERNMENT HOUSE FUNCTION.

Last night at Government House, Malabar Point, Bombay, Their Excellencies, Lord and Lady Willingdon held their first State Ball in this city. The ball was, as has been every function of which Their Excellencies have been the promoters since their arrival in India, a brilliant success. Four hundred and fifty invitations, many of them including two or more persons or the officers of various messes, were sent and approximately six hundred guests were present at Malabar Point last night. The preparations for the dance were extensive but were carried out in a quiet and tasteful manner and the whole of His Excellency's personal staff and all engaged in the work of an arduous week are to be thoroughly congratulated on the anticipated success of their untiring efforts. The platform with its red carpeting which was used for the reception of guests at the Garden Party on Wednesday last remained as before but the whole of the pathways in the grounds immediately surrounding Government House were carpeted with thick cloth which rendered walking more comfortable and effectually obviated any chance of the ladies' dresses being soiled. The borders of the paths were picked out in electric light globes of varied colours and this with a number of Chinese lanterns, which were suspended amongst the branches of the fine trees facing the main building, added a fairy-like picturesqueness to a scene which by its natural beauty and situation is one of the prettiest whether viewed by night or day. Near the side door which leads to the Ballroom verandah a tent had been erected and fitted up with electric lights for use, as a cloak-room for the ladies, while for the gentlemen's cloak-room part of the residential quarters was set aside.

BALLROOM AND SUPPER PAVILION.

The Ballroom, which consists of two large rooms extending across the entire length of the House frontage, and separated in the middle by the entrance Hall, was beautifully resplendent with the blaze of six electric chandeliers in the form of innumerable electrified candles which produced a wonderful effect on the gilded ivory panels with their *bas-relief* designs. The verandahs were arranged for sitting out between the dances with numbers of case-inviting chairs and plants decorated the spaces which were not taken up with settees and sofas. Between the two rooms for dancing, which are, in the ordinary course of events, used as the State dining and drawing rooms, His Excellency's Band sat and supplied a lively and much appreciated programme of dance music. Crossing from the State bungalow, as the guests did at supper-time, by way of the carpeted grounds and through the illuminations, one came to the imposing pavilion on the West Cliff where the supper tables were laid out. The State table in the middle of the Hall was especially tasteful and restrainedly magnificent inasmuch as it was graced by Their Excellencies' private plate, a massive and richly worked series of bowls of silver-gilt, and other accessories. The bowls contained sprays of delicately shaded roses of pale yellow mingled with maiden-hair fern, the floral decorations harmonising wonderfully with the gilded vessels which contained them. The remaining tables for the guests were charmingly decorated with red-petalled and orange-tipped daisies of the chrysanthemum family and the whole effect was artistically restful. In addition to the supper tables were two buffet tables, one outside the pavilion anl the other in the main building.

THE ARRIVAL OF THE GUESTS.

At about 9-40 p.m., the guests began to arrive, and, outside Government House, there was a large detachment of the Bombay Police, under the supervision of Superintendent Willamson and several other European Officers. The police adopted the usual method of controlling the traffic which on a road which forms a dangerous approach, even in tho day time, was no light matter. The carriages and motor-cars which brought the guests were picketed in the usual manner and the Lower Road was used as an exit. One sensible innovation, however, was the fact that the lawn on the West side of the carriage drive on entering was set aside for the parking of as many vehicles as possible and this saved much delay to those who were fortunate enough in having their conveyances within easy hailing distance. When the guests arrived the scene was an exceptionally brilliant one. The *Sowars* of the Governor's Bodyguard lined the pathway by which the throng passed into Government House by way of the Main Entrance. The uniforms of Naval and Military Officers, and they were many and varied, the Court evening dress of civilians mingled with the ment officials, the especially brilliant uniforms of the consular body and the quieter evening dress of civilians mingled with the equisite robes of the ladies in a manner which became kaleidoscopically picturesque when the people, as they arrived had disposed of their wraps and moved into the full light of the Ballroom. Moment by moment the throng increased and it is some time since such an impressive scene has been witnessed in Government House.

THEIR EXCELLENCIES ENTRANCE.

The guests ranged themselves on both sides of the Ballroom and at a little after 9-45 p.m., Lord and Lady Willingdon accompanied by their Staff passed down the aisle left in the centre, approaching from the Dining Room end of the bungalow, towards the carpeted dais at the extreme end of the Drawing Room where they seated themselves upon two States chairs. The order of the procession was as follows:—

Sher Mahomed Khan, (Indian A.-D.-C.).

Lieut. Egerton, R.N. (Naval A.D.C.).	Capt. Jackson (A.D.C.)
Capt. Egerton, (A.D.C.)	Capt. Goldie, (A.D.C.)
Capt. Lucas, (Medical Adviser).	Capt. Vaughan, (A.D.C.).
Major Greig, (Military Secretary).	Mr. Watson, (Private Secretary).
Captain Huddleston, (R.I.M.).	Lt.-Col. Dunlop, (B.V.R.)

THEIR EXCELLENCIES, LORD AND LADY WILLINGDON.

Capt. Coaker (O.C. H. E.'s Bodyguard).

Lieut. Wilson (H. E.'s Bodyguard).

The Indian Officers of H. E.'s Bodyguard.

THE STATE LANCERS.

After the playing of the National Anthem, the Ball was formally opened by the dancing of the State Lancers after which officers in uniform were allowed to lay aside their swords. The set was composed of the following partners:—H. E. Lord Willingdon and Lady Mabelle Egerton, Hon. Sir Basil Scott and H. E. Lady Willingdon, Hon. Mr. Justice Heaton and Mrs. Carmichael, Hon, Mr. Arthur and Mrs. Strangman, Sir Charles Armstrong and Mrs. Curtis, Sir Richard Lamb and Mrs. Claude Hill, Hon. Mr. Carmichael and Mrs. Sprott, and the Hon. Mr. Claude Hill and Lady Armstrong.

After this set, which evoked interest on all sides, had been concluded, the guests entered into the enjoyment of the evening in a way which they could not help but do when impelled by the example of Lord and Lady Willingdon, and four valses equally separated by two more lively two-steps passed all too quickly for the younger enthusiasts, when the supper interval was announced. The State party sat down to supper in the same order as that in which they danced the State Lancers. During the progress of the meals for which the bracing air on Malabar Point added to the exertion of the dancing, gave the majority a hearty zest, the scene in the pavilion was an animated one, and, afterwards, six more enjoyable dances in which the valses predominated numerically over another set of lancers and a two-step brought the programme to an end with the exception of the *pot-pourri*, and the brilliant assemblage animated with the excitement of a thoroughly successful ball, sought their respective conveyances and betook themselves to bed at about two o'clock this morning.

During the whole of the evening Their Excellencies and all the members of their Staff were most sedulous in their attentions towards the guests. After the State Lancers had been danced a flashlight photo of the proceedings was taken.

LONDON POLICEMAN'S WAGES.

◆

INCREASE HAS HAD NO EFFECT.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

An increase of half-a-crown a week in wages of London policemen is confined to men having more than fifteen years' service and was designed to deter men from joining the union which outsiders are promoting. It has, however, had a contrary effect, and there have been shoals of applications for membership from men with less than fifteen years' service, who are dissatisfied.

THE HOME RULE CONTROVERSY.

◆

CONFLICTING REPORTS BY LONDON PRESS.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

The papers publish conflicting statements on the subject of the Home Rule position.

The "Daily Telegraph" and the "Daily Mail" state, they are authorised to declare that yesterday's "Daily Chronicle" report is unfounded.

The "Daily Chronicle" and the "Morning Post" declare that Mr. Asquith and Mr. Bonar Law had a personal conference on the 16th instant.

LEEDS STRIKE.

◆

TRAMWAYMEN RETURN TO WORK.

(REUTER'S TELEGRAM.)

LONDON, Dec. 19.

As a result of the ultimatum of the Leeds Corporation, the Tramwaymen have decided to return to work. It is expected that as a result of the strike, the Corporation will partially contract-out certain public utilities.

The Strikers' Executive, last night, decided to hold out.

STRIKER ASSAULTS A STUDENT-VOLUNTEER.

A striker assaulted a student-volunteer at the gasworks while the latter was returning home, fracturing his skull and jaw.

ATTEMPT TO BLOW UP HOLLOWAY GAOL.

◆

BOMBS EXPLODE WITHOUT INJURY.

(REUTER'S TELEGRAM.)

LONDON, Dec. 18.

Two bombs exploded with a noise like cannons to-night against the wall of Holloway Gaol, close to the cells in which Suffragettes are usually incarcerated. Practically no damage was done.

LONDON, Dec. 19.

The bombs outside Holloway damaged the outer wall but did not touch the buildings. Two long fuses were found ending in the back garden of a house which the Suffragettes used. The house was empty.

MISSING INDO-CEYLON FERRY BOAT.

◆

CREW IMPRISONED FOR MUTINY.

CRUISER SENT OUT TO SEARCH.

(REUTER'S TELEGRAM.)

MALTA, Dec. 18.

The steamer Curzon left for Port Said at three in the afternoon of the 11th instant, after completing repairs.

She was manned by a Maltese crew who replaced those who mutinied, and were imprisoned. She has not been heard of since.

The cruiser Gloucester has been ordered to leave Malta forthwith to search. So far as can be ascertained there were no passengers on board.

The Curzon is one of the three ferryboats—the other two being the Hardinge and the Elgin—which have been requisitioned from Home for service on the crossing between Talaimannar and Danuskodi on the Indo-Ceylon route. The Hardinge has already arrived at Pamban, but the other two boats are still on their way.

S. S. BASSANO.

◆

DEPARTURE OF KARACHI-BOUND VESSEL.

(REUTER'S TELEGRAM.)

LONDON, Dec. 18

The steamer Bassano bound for Karachi which put in at Falmouth owing to an outbreak of fire has left for Bombay and Karachi.

Messrs. Wilson, Sons and Co.'s steamer Bassano, from Hull for Karachi, with a general cargo, put in at Falmouth on November 19th. An outbreak of fire was discovered in the hold, two hundred miles beyond Falmouth, The Captain deemed it more prudent to put back. Local firemen are helping to extinguish the flames.

CHINESE ON CANADIAN PACIFIC BOATS.

◆

MANAGER'S EXPLANATION.

(REUTER'S TELEGRAM.)

VICTORIA, Dec. 18.

With reference to the employment of Chinese on the Canadian Pacific boats Mr. Kersey, manager of the Canadian Pacific Ocean service, explains that it is difficult to obtain a sufficiency of Britishers for service in the Pacific.

Responsible positions in the Empress of Japan and the Empress of India are held by Britishers and it is not intended to make any change in those positions. The Company has employed Chinese stewards and stokers for twenty-three years and found them most satisfactory. Though the numbers are being increased, the manager states that there is not the slightest intention of replacing the British by Chinese crews.

CHINA'S RAILWAY EXPANSION.

◆

ENGLISH FIRM AS FINANCIERS.

(REUTER'S TELEGRAM.)

PEKING, Dec. 19.

Baron French, representing Messrs. Pauling and Co., of London, has signed an agreement for financing the construction of a railway from a point opposite Shasi in the Yangtze Valley to Shiungyifu in Kwaichou, with a branch from Chongtefu to Changsha, the capital of Hunan.

The agreement requires the endorsement of the Minister of Finance.

LIABILITIES OF CHINO-SIAMESE BANK

◆

SIAM COMMERCIAL BANK MANAGER CHARGED WITH EMBEZZLEMENT.

(REUTER'S TELEGRAM.)

BANGKOK, Dec. 19.

The liabilities of the Chino-Siamese Bank, which recently failed, amount to £407,000. The Siamese manager of the Siam Commercial Bank, which had a controlling interest in the Chino-Siamese Bank, has been charged with embezzling £106,000.

FIRE IN THE FORT.

◆

At about nine o'clock last night, a motor-car belonging to Sir D. J. Tata which was lying in the motor garrage at the Esplanade Buildings, being chaned out by the workmen, suddenly took fire through some unknown cause. The workmen immediately pushed the car out of the garrage on to the road and endeavoured to extinguish the fire, but the cushions, being made of very ignitable material soon blazed up and caused the fire to spread to the main body of the car. Fearing that the flames, which by then had a stronghold on the entire car, would cause an explasion in the petroleum box, the fire alarm was raised. The Fort, Mandvi and Bhuleshwar fire engines repaired to the secure but were not requisitioned the firemen instead making use of the hose to extinguish the flames. This proved very successful for the fire was extinguished in about ten minutes before greater damage could be done. The tyres which are strong new ones, luckily suffered no injury but remained impact. It was only the body of the car that was burnt. It is surmised that the motor car must have cost at least Rs. 10,000.

PIONEER BANK.

AUDITORS' REVELATIONS.

"DEPLORABLE" STATE OF AFFAIRS.

FICTITIOUS CAPITAL AND SHADY TRANSACTIONS.

MANAGER'S DEALINGS.

The report made by Mr. Shapurji B. Billimoria, public accountant, regarding the true position of the Pioneer Bank Limited, the petition to wind up which will be heard this morning at the Bombay High Court, was presented to Mr. Justice Dinshah Davar, yesterday afternoon, by Mr. J. Saunders Slater, provisional liquidator of the Bank. The report states:—

The Bank was registered on 7th September 1911. The idea of starting the Bank originated with Mr. Rahim Jossab, brother of Mr. Jaffer Joosab, Manager of the Credit Bank (now in Liquidation) and Mr. Alex Agabeg was its first manager. Mr. B. J. Gajiwala, M.A., LL.B., was thereafter appointed manager of the Bank on Jan. 24, 1912.

The Bank was started with an authorised nominal Capital of 50 lakhs divided into 2 lakhs Share of Rs. 25 each. Among the original Directors the following names appear viz: Jafferbhai Rahimtulla, Bar-at-Law, The Hon'ble Mulvie Raffiudin Ahmed, Khan Bahadur Dr. R. R. Dadina, Minocher A. Vakil, Solicitor, N. R. Wadia, Architect, Rahim Joosab and Balabux Ramnath, Banker. From the subsequent prospectus issued to the public in April, 1913, it appears that not a single original Director continued to hold his office, but there was a wholesale change in the Board which consisted of the following:—

Hiralal Karsondas, Solicitor, Jamnadas Harakhji Sanghvi, Merchant, Narbheram Dullubhji Ved, B.A., LL.B.; Vishvanath Keshav Salvekar, Proprietor Sirdar Griha; Syed Abdul Kader Ali Edroos, Landed Proprietor; Harichand Thobhanbhai Damji, Shroff; Krishnarao Vaman Bhat, Bar-at-Law; Dr. Manuel A. Delleredin; Rao Bahadur Dinanath Balkrishna Naik Dandekar; Seth Purshotam Morarji, Merchant; Aspandiar Kaikhusroo Irani.

MISLEADING STATEMENT.

We have also come across a circular undated inviting the public to take up the shares and beg to call your special attention to a paragraph therein, under the head of "Status of this Bank." The paragraph runs as follows:—

> The Capital subscribed hitherto is worth Rs. 11,08,850 and Deposits (current and fixed) held in the Bank, amount to Rs. 1,42,100 subject to casual fluctuations.

The paragraph in question is misleading both in respect of the Capital and deposits and is put therein to induce Depositors and Shareholders, to invest their money in the Bank.

According to the Books the position of the Bank as on 27th November last was as under:—

LIABILITIES.

	Rs.	a.	p.
Capital	3,87,312	0	0
Current Deposit Accounts	65,372	12	0
Fixed Deposits	1,23,661	12	0
Savings Bank Deposits	123	15	10
Guaranteed Deposit	10,000	0	0
ASSETS.			
Overdrafts	51,491	14	8
Demand Loans	5,51,610	0	6
Local Bills Discounted	1,29,500	0	0
Office Furniture	3,897	5	0
Cash	1,967	0	10

We have not included in the above figures sundry other items relating to Revenue or other Petty Accounts as those are immaterial for the purposes of this Report.

FICTITIOUS SHAREHOLDING.

The Capital subscribed and paid up as shown in the accounts is absolutely false and misleading. It is stated that 69,335 shares were applied for on which the Bank is alleged to have received Rs. 1,38,670 at Rs. 2 per share. Out of the 60,335 shares alleged to have been applied for it is interesting to observe that a greater proportion of these was actually a bogus transaction, inasmuch as a majority of these shares did not bring in a single rupee to the coffers of the Bank, but consisted of mere book entries showing loans and advances on the one hand and a false and fictious credit to Capital Account on the other. It may here be mentioned that among the various applicants the following names appear:—

M. C. Dharamsey, One of the Directors of the Credit Bank, and Chairman of some of the Joosab's concerns, held 3,000 shares. He now holds only two shares.

Hoosein Mahomed Mirza. A clerk in the employ of Rahim Joosab, held 1,000 shares. He now holds only one share.

Vaikuntrai Ambalal Desai. Son of a well-known Ahmedabad citizen, held 2,000 shares. He now holds only one share.

And the founder and promoter of this financial institution Mr. Rahim Joosab held 501 shares.

Veshvanath Keshav Salvekar, applied for and was alloted 5,000 shares on 21st September 1912. On the same day he was advanced a loan of Rs. 10,000 to enable him to pay the deposit money with application. We find that though he was one of the Directors and continued to hold his office till June last he has not paid allotment and call money at Rs. 8 per share, and has thus become liable for Rs. 40,000 on the same. He is also indebted to the Bank for an overdraft of Rs. 2,383-3-1.

Anantrao J. Vias holds 1,001 shares on which the Bank has advanced him a loan of Rs. 10,000. Mr. Vias, we understand, is a Promoter and Agent of the Pioneer Assurance Co., and according to the accounts it appears that interest on the said loan has not been paid by Mr. Vias. We understand from the Manager that Mr. Vias was formerly an employee of the Indian Specie Bank, now in Liquidation, and is the promotor of a Life Assurance Company that largely advertises "The Millions Policies." Mr. Vias was for some time employed with this Bank as an assistant Manager on a salary of Rs. 250 a month. Mr. Vias is indebted to the Bank not only to the extent of his loan of Rs. 10,000 and interest Rs. 153-2-0 thereon, but has also overdrawn his current account. As against his personal borrowings from the Bank Mr. Gajiwalla, the Manager, says that the Bank holds the amount of Rs. 7,000 to the credit of the Pioneer Assurance Co., as security. This is likely to give rise to the question as to whether a Bank can legally hold back the amount of a Joint Stock Company, by way of security for loans advanced to its Agent personally. We strongly deprecate this pernicious practice on the part of the Agents and Managers of concerns who utilise the fund of Joint Stock Companies for their private purposes by such an illegal arrangement of which however, there is no written record in the Bank.

Ranchordas Gordhandas Kanakia holds 1,500 shares, and the Bank has advanced a loan of Rs. 30,000 to him.

K. L. Shah holds 1,006 shares and the Bank has advanced him a loan of Rs. 8,000. This party, we are informed, is in difficulties.

Sumbhuprasad Govrishanker holds 5,001 shares against which the Bank has advanced him Rs. 51,000.

Thakoreial Hiralal Vakil holds 1,500 shares against which Rs. 15,000 have been advanced to him.

Baburao Balvantrao Gaikwad held 2,000 shares and we understand that he is now dead. The Bank has advanced against these shares Rs. 20,000. In the books of the Bank Rs. 819-11-7 appear to be debited to his account for interest.

Dr. Dinanath D. Dandekar, a Director of the Bank, holds 2,000 shares against which the Bank has advanced a loan of Rs. 20,000. Mr. Dandekar has deposited title deeds of his properties by way of security, which have since been repledged with Mr. Hiralal, another Director.

C. Norohona held 1,000 shares. We learn that he is dead. The Bank has advanced him Rs. 10,000.

Nurbheram Dullabhji Ved holds 600 shares. He was one of the Directors of the Bank and obtained a loan of Rs. 5,000. On inquiry we learn from the Manager that an arrangement was made by which the shares held by Rahim Joosab's friends and nominees were to be taken up by the friends of Mr. Gajiwalla and to enable Mr. Gajiwalla's friends to buy these shares loans were advanced to them, one of such buyers was Mr. Nurbheram D. Ved.

It is clear that a majority of these persons were people of no means or at any rate of very little means and they were not in a position to have subscribed for such a large number of shares. The above are some of the typical holders of shares of this Bank, though there are many others who have not in the like manner paid a pie to the Bank for the shares held by them.

"MONSTROUS AND DEPLORABLE."

It is monstrous and deplorable to find that ever since the inception of this Bank, no profits have been made but on the contrary a very large amount appears to the debit of Preliminary Expenses. The present figure in the books of the debit of Preliminary Expenses is Rs. 41,481-5-9. Thus a greater part of the subscribed capital for which actual cash was received from bonafide shareholders is practically lost. Out of the alleged 69,335 shares allotment money Rs. 97,152 on 32,384 shares at Rs. 3 per share are said to have been paid up but as in the case of application deposits a great many items of this amount were book entries. In addition to the application deposits and allotment money it is alleged that the Bank received Rs. 1,51,480 on 30,296 shares on account of First Call at Rs. 5 per share. These are treated in a manner similar to the above and a great many of these are also mere book entries.

From the records of the Bank it appears that the Directors entered into an underwriting agreement with one Mr. Kazi Syed M. A. Hoosein of Delhi who is alleged to have underwritten 42,000 shares. The Bank agreed to pay him a commission of Re. 1 per share subscribed through him, and accordingly out of the Deposit of Rs. 30,000 at Rs. 2 per share on 15,000 shares subscribed through him, Rs. 15,000 were pocketed by the said Mr. Kazi, by way of Commission. An ingenious device to hoodwink the public was adopted in this case. The underwriting agreement provides for a deposit by the said Kazi of a sum of Rs. 10,000 towards fulfilment of his contract and though the said sum of Rs. 10,000 appears credited to his account under the heading of "Guaranteed Deposit" not a single pie of this was actually received by the Bank. Thus, the clever financiers controlling the affairs of this Bank found it quite an easy method to make an advance of Rs. 10,000 to the said Kazi and the same amount was again shown as received from him towards the alleged deposit. Strange as it is the said Kazi is still a debtor to the Bank for the said loan of Rs. 10,000 although he has quietly pocketed his commission of Rs. 15,000. We shall make no observation on the financial genius of those who were parties to such arrangements.

CURRENT ACCOUNTS AND DEPOSITS.

The next item referred to above is "Current Deposits."

These consist of 164 accounts the majority of which are items of a very insignificant nature. The accounts as they appear, represent on the whole the accounts of parties interested in one way or another, of either Directors or Officers of the Bank, of their relations and friends or of concerns in which the Directors or Officers had a direct or indirect interest and most of these accounts are overdrawn.

Fixed Deposits consist of 23 accounts and amount in all to Rs. 1,23,661-12-0. One of the two largest of these depositors is Mr. Hiralal Karsondas, a Director of this Bank, the other being his brother, Mr. Nathubhai Karsonbhai. Mr. Hiralal deposited Rs. 30,000 on the 16th June, 1913, at 7 per cent. per annum to run for six months till December, 1913, but before and during the continuance of that period the Bank made various advances to him, namely a loan of Rs. 12,000 on 25th April, 1913, at 7 per cent. another loan of Rs. 15,000 at 7 per cent. on 13th June, 1913, and further loan of Rs. 25,000 at 5 per cent. on 8th September, 1913. So that in the aggregate against his fixed deposit of Rs. 30,000, Mr. Hiralal obtained loans of Rs. 52,000 of which Rs. 25,000 carried only 5 per cent. interest. Thus Mr. Hiralal charged the Bank 7 per cent. and obtained a loan from the Bank at 5 per cent. Mr. Hiralal, however, seems to have since paid up the above amounts.

We understand from the Manager that the Bank had repledged by way of security to the Depositors, various Hoondies discounted by the Bank, Promissory Notes received by the Bank and ornaments pledged by the constituents of the Bank against loans advanced to them. A greater portion of these securities are repledged with Mr. Hiralal.

LOANS TO DIRECTORS AND MANAGER.

Demand Loans, Rs. 3,51,627-0-0.—These to a considerable extent consist of advances alleged to be made against shares which have not even been kept by the Bank in their own custody. In some cases the Bank holds some security but a greater part is absolutely unsecured. It also appears that loans were from time to time advanced to some of the Directors and the Manager. The securities held by the Bank against Loans, Overdrafts, etc., are in many cases replaced. There are instances where we find that the Bank has advanced monies to parties on their post-dated cheques drawn on other banks. It also appears that the Bank accommodated one of its Directors to the extent of Rs. 5,000 by raising on his Promissory Note given to the Bank, the same amount from the Specie Bank. The amount so raised was paid to the said Director.

REMARKABLE TRANSACTIONS.

These appear to be more or less accommodation arrangements and we are afraid are not likely to be recovered. These seem to have been overdue and renewed.

According to the Books application moneys from M. C. Dharamsey for 3,000 shares, Hoosein M. Mirza, for 1,000 shares and Vaikuntari A. De[illegible] for 2,000 shares, seem to have been received on 15-11 1911. We beg to remark that on a reference to the Cash Book, we find that on 16-11-1911 *i.e.* the day following the date on which these applications were received, Bills for Rs. 5,000 are discounted for Ramjanali Meghji, a clerk in the service of Rahim Joosub and again on the following day, i.e. on the 17th November 1911, bills for Rs. 10,000 are discounted for one Khetsi Devji. Evidently therefore no actual cash passed with regard to the alleged deposis with applications for shares.

Similarly in respect of the allotment money on the above 3,000 shares applied for by N. C. Dharamsey, it may be noted that the sum of Rs. 9,000 appears credited in the Books on 21-12-1911. On the same day, a bill for Rs. 10,000 was discounted for M. C. Dharamsey to enable him to pay off the allotment money and likewise in order to enable him to pay the call moneys in respect of these shares, two bills for Rs. 15,000 were discounted for him by the Bank, one for Rs. 10,000 on the same day and another for Rs. 5,000 on the day following. As regards the sum of Rs. 6,000 being allotment money due from V. A. Desai, the amount seems to have been credited on the same day on which a bill for Rs. 10,000 was discounted for him. Similarly, the sum of Rs. 10,000 on account of call money due from him, seems to have been credited in the books and a bill for Rs. 10,000 is discounted the same day. Again, on 25-3-1912 a bill for Rs. 4,000 was discounted for one Keshavlal Harjiwan, in order to enable Hoosein M. Mirza, to pay for allotment and Call money amounting to Rs. 4,000 on 500 shares out of 1,000 shares allotted to him. We here beg to point out that though 1,000 shares were allotted to him, it appears from a remark in the Share Application Register that only 500 shares were issued in his name and the remaining 500 in the name of Vadilal Nagindas Shah and accordingly alterations and erasures have been made in the Register. On 11-4-1912 a bill for Rs. 10,000 was discounted for one Tripoorai Balashanker Kantharia, presumably to enable N. D. Ved (one of the Directors) to pay off the application, allotment and call money on 500 shares. Not only were mutual arrangements made between the applicants for shares and the Bank authorities, but it appears from the books that even the transferees of such shares received similar accommodation from the Bank to enable them to pay the call money on these shares, and in some cases, the whole amount of the paid-up value of such shares was advanced by the Bank to such parties.

Only Rs. 1,067-0-10 liquid cash, came to the hands of the Liquidator.

MANAGER'S SHADY TRANSACTIONS.

It appears that the Manager has an account with the Bank. On 24-2-1912, M. C. Dharamsey's bill fell due and it appears that the bill was paid by Dharamsey that day, but a corresponding debit to Suspense Account was made for Rs. 2,000. The narration of the entry suggests the payment to Mr. Gajiwalla. Then on the 6th March, 1912, the Suspense Account is credited with the aforesaid sum of Rs. 2,000 as amount returned by Mr. Gajiwalla and on the same day Rs. 5,000 appear to have been paid to Hate and Co., for printing shares certificates. The transactions appear to us shady.

Minutes of Directors.—We have examined the Minute Book and find that one Mr. Champaklal Girdharlal Gajiwalla, a cousin of the Manager was employed by the Bank on a salary of Rs. 40 per month, and he was granted powers to sign and act for the manager during his absence. It seems the Directors hardly appreciated the responsibilities of management when they passed a resolution giving such wide powers to a subordinate employee of the Bank.

In conclusion it is very disappointing to find that the affairs of this Bank were not run on the lines of legitimate banking and the fewer the concerns run on the lines indicated the better for the tradition and good name of Swadeshi Banking in India. The recent exposures of some ill-managed Swadeshi concerns must have caused serious disappointment to honest promoters and advocates of Swadeshi enterprises with the result that public confidence is entirely shaken and progress retarded for another generation.

CREDIT BANK.

MR. JAFFER JOOSUB IN COURT.

BAIL REFUSED

SUBSTANTIAL SECURITY OFFERED.

At the Esplanade Police Court, yesterday, an application was made to Mr. A. H. S. Aston, Chief Presidency Magistrate, on behalf of Jaffer Joosub to release him on bail.

The application was opposed by the Public Prosecutor and bail was refused.

The accused was remanded to jail, the police being unwilling to keep him in their custody.

At the Esplanade Police Court, yesterday, before Mr. A. H. S. Aston, Chief Presidency Magistrate, Mr. S. G. Velinker, barrister-at-law, instructed by Mr. Mehta, of Messrs. Mansukhlal, Jamsetji and Hiralal, solicitors, appeared to make an application to release on bail Mr. Jaffer Joosub, manager of the Credit Bank of India, who was arrested on Thursday last on an application made by Mr. R. D. Sethna, Official Liquidator of the Bank, to the Commissioner of Police.

Mr. Sethna, in his information, alleged:—

> I, Rustomji Dhanjibhai Sethna, Official Liquidator of the Credit Bank of India, Ltd., having perused the books of account of that Company state that I am informed and have reason to believe and I am advised that Jaffer Joosab, the Manager of the said Company, has committed criminal breach of trust as a servant punishable under Section 408 of the Indian Penal Code, in that he as such manager being entrusted with the control of the general business and the dominion over the moneys the property of the said Company did in violation of the contract expressed or implied which he had made touching the discharge of such trust (to wit that he would safeguard the interest of the said Company to the utmost of his power, skill and ability, and would subject to the control of the Directors, lend the moneys of the said Company only to persons who in his belief had deposited sufficient security or had sufficient means for the repayment of the same) and with intent to cause wrongful gain to certain persons or to cause wrongful loss to the said Company, dishonestly used or disposed of some of the moneys; the property of the said Company.

CHARGE VAGUE AND INDEFINITE.

Mr. Velinker making the application for bail for the accused said he appeared with Mr. Talyarkhan. He said that since the order made by his Worship yesterday at 5-30 p.m. he had been supplied with a copy of what was described as an information to the Police. That was all that he had been supplied with. He thought his Worship would agree with him that the charge had the character of being very vague and indefinite. The information did not mention with whom Jaffer had committed a criminal breach of trust, to whom the moneys had been advanced, on what security, and to what extent. Stripped of all legal phraseology, the charge appeared to be that Jaffer, being manager of the Credit Bank of India, advanced moneys on insufficient securities and thus committed criminal breach of trust. He asked his Worship to bear in mind that Jaffer became manager of the Bank in March 1910. It would be admitted that prior to this, as would be seen from a paper in possession of the Official Liquidator, an opinion had been obtained from an eminent member of the Bar., Mr. Inverarity, who said that in his opinion the Bank could lend moneys on the security of its own shares if they were of sufficient value. That opinion was given on 22nd March 1910. The original of this paper was in the possession of the Official Liquidator, and on this opinion and believing it to be true. Jaffer began to advance moneys on the security of the shares of this Bank and other shares and on bills drawn by various persons.

WHOSE WAS THE RESPONSIBILITY?

Mr. Velinker further said the position was this. A sub-Committee was appointed by the Directors for the purpose of recommending loans. This sub-Committee recommended these identical loans, and the Board of Directors passed and sanctioned them. So that these loans were advanced under the orders of the Board of Directors after the recommendation of the sub-Committee. Not a penny of these loans went either to the accused or to him jointly with any person. It would be conceded that these loans were secured by the shares of the Credit Bank and other Companies and on bills of the borrowers and payees. He contended that it was not illegal for the Bank to advance moneys on the security of its own shares.

In answer to his Worship, Mr. Velinker said the market value of the shares of the Credit Bank was between Rs. 11 and Rs. 12 and at times Rs. 13 in March 1910, and up to the date of the closing of the Bank the shares were quoted at somewhere between Rs. 12 and Rs. 13. It was his submission that it was not dishonest, not criminally dishonest to advance the Bank's moneys on the security of its own shares. The charges were so vague that he was afraid he could not say anything more just now regarding the merits merits of this particularly general charge.

PRESUMPTION OF INNOCENCE.

He quoted section 497 of the Criminal Procedure Code, which empowered his Worship to grant bail even on a non-bailable offence, when there was reason to believe that the accused had committed the offence. The presumption of accused's innocence until otherwise proved was the basis of criminal justice. The fact of the arrest by the police did not displace that presumption of innocence. At any rate there was the *prima facie* substantial ground to show that the moneys were advanced on the security of shares which were quoted at a premium of Re. 1 or Rs. 2 and to do which, in the opinion of Mr. Inverarity given on 22nd March 1910, was nothing wrong.

His Worship: Do you produce that opinion?

Mr. Nicholson: We have not got that.

Mr. Velinker: It is the property of the accused who has paid for it.

Mr. Nicholson: No. It is the Bank's property.

His Worship inquired if the whole of the Rs. 80,000 were advanced on the security of the shares.

Mr. Velinker said there was not a word about the Rs. 80,000 in the copy of the information.

Mr. Nicholson said the copy supplied to Mr. Velinker was only of a portion of the information that was asked for.

Mr. Velinker said that on the previous day Mr. Sullivan had mentioned to his Worship something about Rs. 80,000 but no mention was made in the so-called information as to whom the money was advanced.

OBJECT OF BAIL.

Mr. Velinker, continuing said that the object of bail was, in the words of Lord Russell of Killowen, not punitive but the purpose was to secure the attendance of the accused. The conduct of Jaffer so far had shown that whatever his faults might be, it was not his intention to turn his back on his accusers. Ever since the 2nd October last, innumerable opportunities had occurred which Jaffer could have taken hold of and run away and put thousands of miles between him and his accusers. He had faced the most stringent cross-examination in the Court of his Lordship, who held an inquiry under the Companies' Act. He had never shown an inclination to leave Bombay, and it would be appreciated that he was not likely to run away. Mr. Velinkar did not think it could be said that there was an apprehension that Jaffer would run away. The question to be considered was whether he would come here on the day of trial. There was no reason to suppose that he would not.

INSPECTION OF BOOKS.

Counsel further said he was prepared to give bail to any extent—to the extent of Rs, 80,000, or Rs. 90,000 or even a lakh of rupees, to ensure the attendance of the accused. It would be ridiculous to make an allegation in this case that the accused, if released on bail, would tamper with the witnesses for the prosecution or prejudice it in any other way. Since October last every paper had been in the possession of the official liquidator. Was there any other prejudice likely to occur to the prosecution? Mr. Sullivan the day before had said that his instructions were not to ask for the police custody of the accused. The inference was that the police did not want the help of the accused. The accused's whole defence depended upon books, the Directors' minutes etc., and everyone of these papers was with the Official Liquidator. They had over and over again asked for an inspection but were flatly refused uptil now. It would not be prejudical to the prosecution whatever, but would be a great prejudice to the defence if the accused could not be present with his solicitors, while they inspected the papers. He (Mr. Velinker) was told that on the previous day more than one information had been presented to his Worship and his Worship had not issued process. The inference was that his Worship was not satisfied with the materials placed before him. It was rather curious that after these informations had been filed and process refused, an information should have been suddenly made to the Police and that the Police should have taken action on it.

KINDNESS URGED.

Mr. Velinker further said that in this particular case it might be urged that the offence was a very serious one, from the point of the general public, but he submitted that considering the vagueness of the complaint he had put up some at least, if not a very good defence. If his Worship thought that the accused was not likely to run away, it would, in the words of Justice Parsons, be kind to the accused not to deprive him of his liberty. The accused should be enlarged on bail, so that he could have an opportunity of inspecting the books of account and other papers of the Bank.

BAIL OPPOSED.

Mr. Nicholson, opposing the application, said that Mr. Welinker seemed to have assumed that everything he had said was a fact. He did not concede many of the suggestions which Mr. Velinkar had put forward. The money had been advanced not only on the security of the shares of the Bank but also on plain demand promissory notes without any security whatever. Lakhs of rupees had been advanced to personal friends. It was not for him to open the case for the prosecution now, but he would just ask if the defence was prepared to deny that loans had been made on demand promissory notes without any security whatever. He could give instances, but it would not be desirable to mention names at present in which from Rs. 70,000 to Rs. 80,000 were advanced on a single promissory note. These monies were not paid over the counter, but were allowed to be credited so that they could be drawn upon and were actually drawn upon. He would leave alone the question of advancing loans on the security of the shares of the Bank. As to the question of advancing monies on the security of the Bank's own shares it had to be remembered that the advances made on them were to the extent of their full market value. It was said that that was done only in one case.

ACCUSED'S RESPONSIBILITY.

These advances were made, it had been urged, subject to the control of the Directors, but the accused was answerable to the shareholders and creditors of the Bank. The question was whether he was criminally answerable. He should have given information to the Directors about certain transactions which would have prevented him from carrying them out. He was bound not only impliedly, but expressly, by the agreement with the Bank to do that. There the ground of criminal breach of trust was *prima facie* a good one, but he (the Public Prosecutor) would go further and say that Section 497 was construed by the High Court of Bombay in this way that bail was not to be granted except in exceptional cases. Without going into the merits of the case he had shown sufficiently a *prima facie* case that Jaffer had committed criminal breach of trust. Monies had been advanced on bare promissory notes without security. He had not dealt with the question of the securities. That would come later on. The accused had lent money on these notes to his friends and to people connected with him in business matters.

His Worship inquired if it was a question of taking evidence now.

Mr. Nicholson said he had to do nothing with any other information. He was merely dealing with the present charge. Other matters would be dealt with when they would come before his Worship.

THE EVIDENCE.

Inspector Morris, of the Criminal Investigation Department, was then put in the witness-box.

He was asked if he knew of any instances in which advances had been made to persons on promissory notes without security.

Witness replied that he had examined the books but had dealt with the question of shares only. He found that thousands of shares had been allotted to different people on the same date as loan accounts had been opened with the same persons and transfers made from the loan accounts to share accounts and published in the balance sheets as subscribed capital. He found that state of accounts up to the extent of four lakhs of rupees. The shares were not paid by the allottees, but were paper transfers.

Superintendent Sullivan of the C. I. D., deposed that he found two promissory notes on which large sums of money had been advanced by the accused to certain people without any security. Very nearly a lakh of rupees had been advanced in two instances and his belief was that they were still due.

Questioned by Mr. Velinkar Mr. Sullivan said that he had seen those notes which were with the Official Liquidator.

Mr. Morris, questioned by Mr. Velinkar said that he was not prepared to deny that shares were lodged with the Bank as security against the loans.

His Worship inquired if it was expressly agreed that loans were not to be made without securities.

Mr. Nicholson said that it was implied in the agreement that the accused should give loans only on securities. He was expressly liable for the conduct of the management in a way conducive to the best interests of the Bank. This was clear from Clause 6 of the agreement which Jaffer had made with the Bank.

Mr. Sullivan further deposed that to the best of his knowledge the persons to whom advances were made, were not the persons to whom they should have been made. The monies had not been repaid, and it was one of the grounds of the complaint that they had not been repaid.

Mr. Velinkar said that the promissory notes were signed not by one but by two individuals; and everyone of these notes was placed before the Directors so that the loans were made under the Board's sanction.

Mr. Nicholson said that his remarks applied to both individuals. These loans were first made and they were passed by the Directors afterwards.

Mr. Velinkar said it was not so.

Mr. Nicholson said the Director's minutes would show that.

Mr. Velkinker argued that the sub-commitee first investigated the matter and then recommended the loans.

Mr. Velinker then requested his Worship that in case bail was refused the accused might be given in police custody to that he could be present at the inspection of the books and help the police.

and help the police.

His Worship: Against their wish?

Mr. Nicholson: We do not want him in police custody.

Mr. Velinker: If is very curious.

His Worship refused bail and remand the accused to jail.

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HIGH COURT.

ORIGINAL SIDE.

UNLAWFUL POSSESSION.

(Before Mr. Justice Davar.)

BAI POORBAI WIDOW v. DAMJEE HIRJI ALIAS JETHA AND ANOTHER.

This was a motion for the appointment of a Receiver and for an injunction to restrain the defendants from dealing with the property of the plaintiff's husband, now in possession of the second defendant Mr. Sethna, assignee of the estate of Damjee Hirji, the first defendant. Shortly the facts are as follows:—

The plaintiff's husband Hirji Ookerda died in 1895 leaving an immoveable property at Dongri Street (No. 18218) in Bombay. That property being the self-acquired propery of the plaintiff's husband and the plaintiff being the only surviving heir according to Hindu Law the plaintiff is entitled to the same. She managed the property and recovered the rents and profits thereof. The plaintiff's husband had a brother named Jetha and Jetha has a son named Damjee the first defendant. This Damjee wrongly claimed to be the adopted son of the plaintiff's husband. The said property was mortgaged by the plaintiff's husband and the plaintiff was regularly paying interest on the mortgage amount and Rs. 3,000 towards the principal, every year. In 1904 the plaintiff entrusted the management of the property to Damjee, as she was getting old and infirm. The mortgage money was paid off at the request of the plaintiff by Damjee and the title-deeds of the property were wrongfully kept by Damjee in his possession. The said Damjee was adjudicated insolvent on 30th September, 1913. When asked by the plaintiff to hand over to her the said title deeds Damjee informed her that they were handed over to Mr. R. D. Sethna, the official Assignee and Assignee of the estate of Damjee Hirji. Mr. Sethna took possession of the property of the plaintiff's husband and the plaintiff said that that possession was wrongful. The plaintiff later on discovered that Damjee had wrongfully and with out her consent and knowledge transferred the property to his own name. The plaintiff files this suit for a declaration that the prosperity is hers as belonging to her husband that Damjee had no right of interest in the said property at the date of his adjudication; that the second defendant may be ordered to hand over possession of the property to her

Mr. B. J. Desai appeared in support of notice of motion of 29th November. Mr. Raikes appeared for the second defendant to oppose the notice.

Mr. Desai submitted that his client should be allowed maintenance and residence pending the hearing. He would ask that the second defendant should allow his client Rs. 50 per month.

Mr. Raikes objected to paying Rs. 50 p. m., but said that he would pay Rs. 30 p. m. to the plaintiff.

His Lordship passed by consent the following order:—

The plaintiff be permitted to occupy the 4th and 5th floors, pending the hearing of the house in question. Pending hearing the second defendant to pay her Rs. 30 p. m. Written statement to be filed by 75th January. A suit to be on board on the third Monday in February. Second defendant to keep a separate account of the rents and profits and outgoings. Costs to be costs in the cause.

Solicitors for plaintiff:—Ardeshir, Hormasji and Dinsha.

Solicitors for the 2nd defendant:—Captain and Vaidya.

A TROUBLESOME PARTY.

(Before Mr. Justice Davar.)

BIBI SHAH JEHAN BEGUM v. ESSAK SULEMAN PATKA.

In this matter the plaintiff has filed a suit to recover certain property belonging to her father from the defendant who is alleged to be in possession of the property. The defendant was ordered to hand over certain books of account to the plaintiff or to the Receiver for inspection; but the defendant had not complied with the Court's order. Ultimately a rule for contempt was brought before His Lordship and His Lordship ordered that a warrant should be issued for the defendant's arrest as he had not complied with the Court's order by not handing over the books of account to the plaintiff.

After this order the defendant handed over the books of account to the plaintiff's attorneys. The Hon. the Advocate-General appeared for the plaintiff in support of notice of motion of 13th September, 1913.

Mr. Raikes appeared for the defendant and applied to His Lordship that the warrant should be cancelled without either the unfortunate man being sent to jail or his having to apologise to the Court.

The Advocate-General submitted that he had no objection to having it (the warrant) cancelled. The defendant would have to pay the costs of this application.

Mr. Raikes:—Why should I pay their costs?

His Lordship, then made the following order:—In this matter the defendant gave a good deal of trouble and put the unfortunate woman to a great deal of costs. He was in possession of the estate of the plaintiff's father. Rule for contempt was made absolute. Now that he has complied with the order, I have no desire to extract an apology from him. I cancel the warrant, but I do not think the plaintiff will be indemnified in any way by this. The defendant must pay the costs of this motion including the costs of warrant.

Solicitors for plaintiff:—Payne & Co.

Solicitors for the defendant:—Ardeshir, Hormusji & Dinsha.

SUIT FOR POSSESSION.

CASE DISMISSED.

(Before Mr. Justice Beaman.)

BAI DEWAKABI, WIDOW OF DAMODER KHIMJI v LOUIS DREYFUS AND CO.

In this suit the plaintiff claims from the defendants Rs. 10,000 as damages under the following circumstances.

On the 3rd May 1912, the plaintiff agreed to let her godown situate at the junction of Argyle Road, and Kalian Street, to the defendants for 12 months at the monthly rent of Rs. 365. The terms of the lease were embodied in a letter written by the defendants to the plaintiff and one of the terms was that no notice to vacate at the expiration of the period should be required.

On the 5th April 1913, the plaintiff agreed to let the godown to the firm of Tullockchand Manraj from the 1st May at the monthly rent of Rs. 375. The defendants failed to vacate the said godown as agreed, and the plaintiff, therefore could not give possession of the godown to the aforementioned firm on the 1st May. The latter threatened to hold the plaintiff responsible for all damages, if possession was not given to them in time, at the same time intimating that they had secured a sub-lessee of the godown at Rs. 650 per month.

On plaintiff giving the defendants notice to vacate, they alleged that plaintiff had orally agreed with them to renew the lease for a further period of one year. The plaintiff says that she has sustained damages and has incurred liability to the said firm by reason of defendant's failure to deliver possession and prays that the defendants may be ordered to deliver immediate possession and such damages as the Court may think fit.

The defendants allege that the plaintiff renewed the lease for a term of 12 months commencing from the 1st May 1913, on the same terms as were contained in the lease. They accordingly remained in possession of the premises. They ask that the plaintiff may be restrained by injunction from interfering with their possession and quiet enjoyment of the said godown.

Mr. Inverarity and the Advocate-General appeared for the plaintiff.

Mr. Weldon and Mr. Raikes appeared for the defendants.

After hearing both sides, his Lordship in delivering judgment said that the material question in the case was a question of fact. The whole case for the plaintiff rested on the evidence of Dewakabai herself on the whole case for the dedendant rested on the evidence of Bansilal Haridas, the broker. Where the evidence was meagre, it was necessary to examine minutely the surrounding circumstances.

His Lordship then came to the conclusion that the suit should be dismissed with all costs and made a decree accordingly

Solicitors for the plaintig: Mulla and Mulla.

Solicitors for the defendants: Bhaishanker, Kanga and Girdharlal.

SUIT UNDER THE LAND ACQUISITION ACT.

TENANT'S RIGHT IN SALSETTE.

(Before Justices Heaton and Shah.)

AHMEDBHOY HABIBBHOY v. GAJANAN VINAYAK AND GAJANAN VINAYAK AND ANOTHER v. SPECIAL OFFICER FOR LAND ACQUISITION.

These were References No. 25 and No. 26 of 1910, made under Section 18 of the Land Acquisition Act by the Special Officer, for certain lands acquired by the Government for the B. B. and C. Railway and G. I. P. Railway, as the claimants were dissatisfied with its award.

The Reference No. 25 of 1910 was decided by the Assistant Judge of Thana, who directed the Special Officer to pay within 3 months Rs. 631 to the counter claimant and Rs. 1910 to the claimant and their costs in proportion. The Reference No. 26 of 1910 was also decided by the Assistant Judge of Thana, who directed the Special Officer to pay within 3 months the amount of Rs. 3,365 to the claimant and Rs. 920 to the khot (counter claimant) and the claimant's costs relating to the amount of compensation in proportion to his success.

The claimant, Ganpat, in his memo. of objections stated that the land was undervalued, not having been valued as a building site. He should have been awarded more compensation for mango and other trees. The khot had no right to any compensation or, at the most, he could be given an amount equal to 25 times the correct assessment.

The khot, Ahmedbhai, asserted that he was the owner of the village of Khanheri in which the lands acquired were situated, and that as the occupant, Ganpat, had no right of permanent occupancy in the lands, he (the khot) should be awarded the whole compensation.

The following issues were raised by the Assistant Judge. (1) At what rate compensation be awarded for the several plots of land respectively. (2) What amount should be awarded for the severance of the land taken from the claimants of the land. (3) What amount, if any, should be awarded as compensation for the trees in the land. (4) What order should be made as regards apportionment of the compensation between the khot and the claimant.

The Assistant Judge after referring to Regulation I of 1808, and to the cases of Atmaram Tipnis vs. the Collector of Thana and another, P. J. 1873. p. 37; Gopal vs. Vinayak, P. J. 1889, p. 126; Harischandra Pandurang vs. Sorabji Jehangir P. J. 1895 p. 405; decided that the khot was entitled to one-third the value of the natural soil in the case of *bhatti* land; and to the capitalized value of the assessment at 25 years purchase in the case of rice lands. On issues I and III compensation should be awarded at the rate of 7 annas per yard. On issue II the same as awarded by the Special Officer.

Mr. D. G. Dalvi, contended that the Lower Court was wrong in proceeding with the Reference as the Special Officer's award was incomplete by reason of the fact that the awards numbered as Exhibits 112 and 113 were not then declared. The Lower Court was wrong in holding that the land in question was held on *suti* tenure by the said Respondent No. 1 or his predecessor. The Lower Court ought to have held that the appellant was the sole proprietor under the conveyance of 19th January 1819, by Government to the appellant's predecessors-in-title, and as such solely entitled to the whole compensation. The Assistant Judge was wrong in holding that the appellant had no right to enhance the money value of the fixed assessment.

THE JUDGMENTS.

Their Lordships after hearing the arguments delivered the following judgment:—

Mr. Justice Shah said that the principal question in those appeals was one of apportionment of the compensation awarded in respect of certain lands acquired under the Land Acquisition Act. The real claimants were the khot and the tenants. The Lower Court had awarded 25 times the actual amount of the assessment in respect of certain lands and one-third of the amount of compensation in respect of other lands to the khot, and the balance to the tenants. The appellant, who was the khot, had raised several points in support of his claim to additional compensation to be awarded to him out of the amount which had been determined to be the market value of lands acquired. The first point was whether the tenants were the permanent tenants of the khot or merely annual tenants of his. Though that point was argued at some length, it was made clear that the view taken by the Lower Court could not be seriously contested by the appellant. The Lower Court had fully considered that question and he agreed with the conclusion of the Lower Court that the tenants were *sutidars* and as such held the land on a permanent tenure.

The second question argued related to the right of the khot to levy building fines on lands when they would be used for building purposes. With regard to this point it was urged that as the right was vested in the khot, he was entitled to a higher proportion of the compensation than was awarded to him by the Lower Court. At the outset, however, it was necessary to note that no claim was made by the khot either before the Acquiring Officer or before the District Court to any higher market value on the ground that the right to levy the building fine was vested in him. In the absence of any such claim put forward by him, he was of opinion that he was not entitled on that ground to claim anything more from the actual holder of the lands. The third point urged was that the khot had the right to claim the present market value of paddy which the tenant was bound to pay to him as assessment and not the value which was fixed at the time of the grant in 1819. It was contended that if this right of the khot was properly valued, he would be entitled to a much greater amount in respect of his right than what had been awarded to him by Lower Court.

In the first place it was important to note that though the fixed amount of Rs. 20 was mentioned in the identure of 1819, no condition reserving that right to the transferee was incorporated in the plaint. He did not see, therefore, any reason to disturb the conclusion arrived at by the Lower Court on that point.

The last point urged in support of the appeals was that at least in respect of certain lands the khot was entitled not only to the one third of the amount of compensation but the whole. The evidence however, disclosed the fact that the land which was claimed to be *warkas* land was really not *warkas* land but *bhatti* land. No argument had been advanced to show that the conclusion arrived at by the Lower Court on that point was wrong; and he saw no reason whatever why that conclusion should not be accepted. All the grounds which had been urged in support of these appeals, in his opinion, failed and the decree of the Lower Court so far as it fixed the proportion in which the amount of compensation was to be apportioned between the khot and the tenant ought to be confirmed. Both the appeals were dismissed.

JUSTICE HEATON'S JUDGMENT.

Mr. Justice Heaton said that he agreed in the conclusions arrived at and only wished to add a few words. He quite agreed with the khot's argument that if he had a right to enhance the assessment or to levy a building fine, his interest in the land was more valuable than if he had no such right. Where he had such a right, the interest of the tenant was correspondingly less valuable, and where these rights existed the price paid by a purchaser from the tenant would be lower in value than if such right did not exist. It was never asserted in argument that those were sales of only the tenant's interests and that therefore the prices did not represent the compensation due on account of similar lands when both the landlord's and tenant's interests had to be compensated for. When they considered how doubtful the right to levy a building fine was and for what a very long period the right to enhance the assessment had been allowed to lie in abeyance, and when they further considered that neither right was likely to be established, if indeed it existed, without expensive litigation, then one ceased to wonder at the small value which was attached to those alleged rights. On the other points he had nothing to add to what had been said by his learned colleague.

Relying on the sales of the neighbouring lands in recent years their Lordships raised the compensation in case of certain lands from 8 and 10 annas per square yard to one rupee per square yard.

Mr. D. G. Dalvi appeared on behalf of the khot.

Mr. R. W. Desai appeared for the respondent No. 1.

The Government Pleader appeared for the Government of Bombay.

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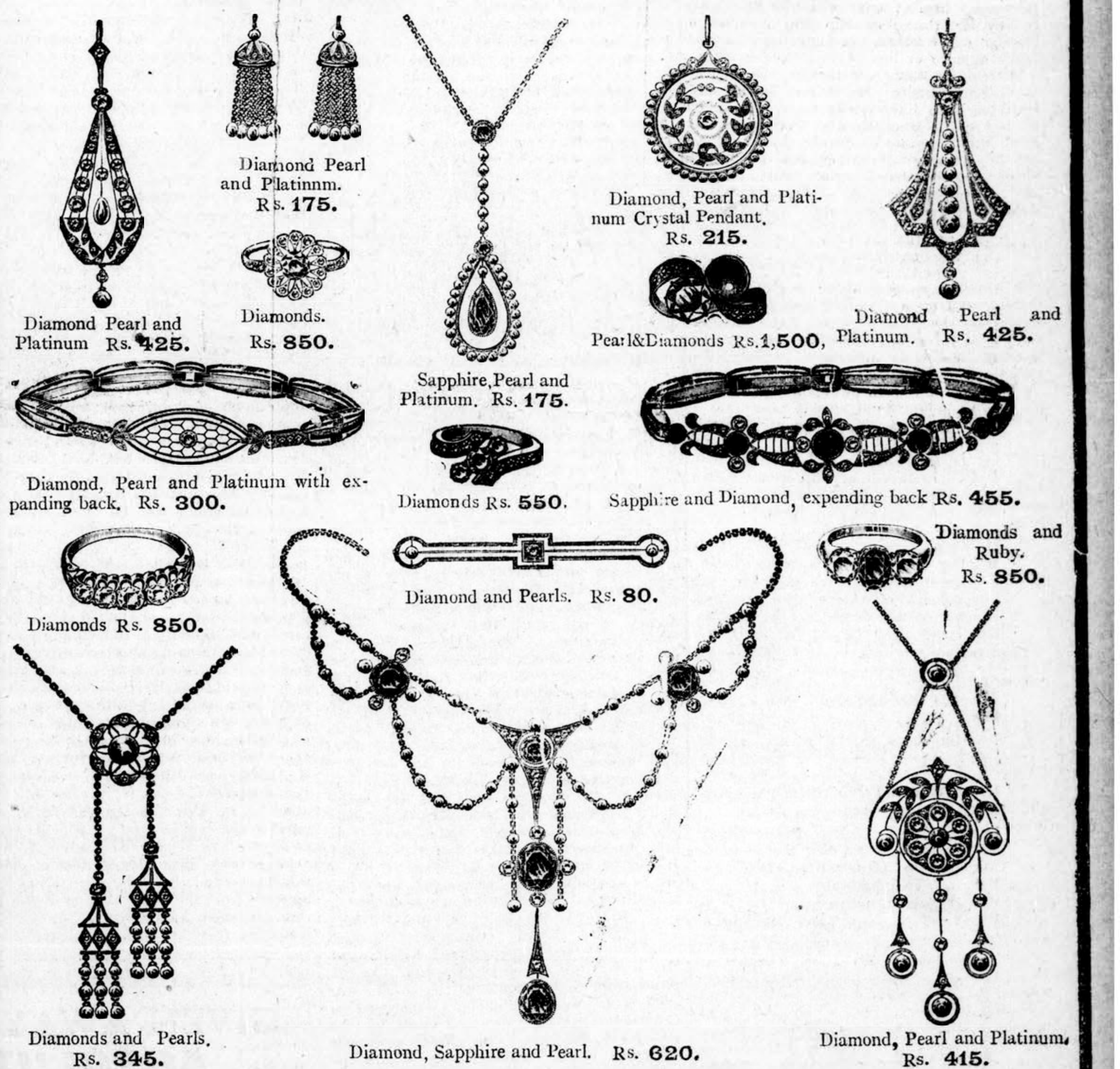
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GOVERNMENT'S RECLAMATION SCHEME.

MR. A. J. BILLIMORIA'S STRONG OPPOSITION.

The text of Mr. A. J. Billimoria's memorandum, submitted to the Bombay Development Committee, on the Government reclamation scheme is as follows:—

I must say at the outset that I am entirely opposed to the Reclamation Scheme of the Government of Bombay. Although the appointment of the present Committee, so soon after the promulgation of the Reclamation Scheme by Government and the remarks made by the Chairman during Mr. Chrystal's examination imply that it has for the time being been put in the background and that it is only a side issue for consideration by the Committee particularly with regard to lands required for the erection of Government and other public buildings, I think that a definite pronouncement on the subject should have been made by Government before the appointment of the Committee. In spite therefore of the Chairman's remarks upon this subject and as the big Reclamation Scheme is still before the public as a scheme which has been definitely approved by the Government of Bombay I take the liberty of dealing with this matter at some length.

The following statements made by me on this subject are on the authority of a reputed firm of engineers who were engaged by Mr. Ratan Tata in 1910 to report upon

(a) Reclamation and improvements of a more or less public nature with a view to increasing the area of the city at the point where present and future development is likely to be most pressing and, (b) Reclamation and improvements for the purposes of development in the more northerly section of the Island and in the Salsette District particularly with reference to land belonging to Mr. Tata.

THE BACK BAY SCHEME.

As regards the first mentioned Reclamation Scheme which would necessarily centre around the "Back Bay" district, as this is the centre of the business section of the town they advised Mr. Tata that from the point of view of the investor they were fully convinced that the pressure on the available area of Bombay, did not warrant any such scheme the return from which would, to put the case mildly, seem to be highly doubtful. A year later viz. in 1911, when the Government, Scheme was put before the public, Mr. Tata consulted his engineers again as he found that there was an extraordinary difference in the cost of Reclamation as estimated by them and that put forward in the Government Scheme. In illustration of their statement that the pressure on the available area of Bombay did not appear to be so severe to a disinterested outside observer as to the Government of Bombay they gave us a comparison of the density of population in a few large cities chosen for their general familiarity which is as follows:—

Bombay—38,100 population per sq. mile.
Calcutta—42,800 population per sq. mile.
London County)—46,700 population per sq. mile.
Paris—90,000 population per sq. mile.
Berlin—95,000 population per sq. mile.
New York (Manhattan)—108,000 population per sq. mile.

DENSITY OF POPULATION.

They added that although this was not known when choosing the examples, it is seen that Bombay has the lowest density of population of any, even though the great bulk of the inhabitants are natives of the country who can live in comfort under conditions of crowding that would be intolerable to persons of other nationalities. I must here note that the engineers took the population of Bombay at 8,00,000, while according to the last census, it is about 9,29,000. On this figure, the density of population in Bombay would be 44,200 instead of 38,100 per sq. mile. In the engineers' opinion, land values in Bombay do not really reflect local conditions of congestion, and they believe that there is still plenty of room for expansion within the present city limits. Very few cities in America where land values are higher than in Bombay, and whose populations are increasing at a vastly higher rate than Bombay's have gone to the expense of adding to their areas by reclaiming land from the waterfronts on which they unsually lie and which are also the sources of their importance and growth. To add a few acres here and there as opportunity serves and in places where exceptionally favourable conditions exist is one thing but at one fell swoop to alter entirely the whole layout of an important city and add large acreage in the way proposed serves only to dislocate and depreciate present land values and to create chaotic general conditions which are likely to do much more harm than good. In the opinion of the Engineers, this huge scheme is unnecessary and chimerical to the last degree.

THE QUESTION OF FINANCE.

Then as regards the question of whether the work can be done for the sum estimated by the Government engineers they emphatically say that they consider it in the highest degree improbable and even impossible.

During the progress of the work, which it is safe to say will take much longer than the Government estimates would lead one to believe, the extremely unsightly appearance of the whole area undergoing reclamation will spoil the entire appearance of the City and will defeat its very object until nature has had time to cover up the traces of man's handiwork.

The large Sewri Reclamation will remove from Colaba much of the business now carried on there leaving this section free for its orderly and natural development as a residential locality and for Government and public buildings.

If, however, Government is willing to tax the people in favour of such a scheme the matter assumes a different aspect and put a burden on the public.

THE COLABA PLOTS.

It has been stated that the buildings on the Colaba Reclamation are now all occupied, and that the Improvement Trust obtained a very high price for the plots. The latter statement is quite correct but that does not prove that the lesses of the plots are realising a good return on their investments. It will be remembered that many plots in Princess Street when sold by auction for the first time realised very high prices, just as the Colaba plots did, but the investors I believed are hardly getting a net return of more than 4½ per cent. and in some cases not even 3½ per cent. When the Colaba Reclamation plots were put up for sale we found that they were being acquired at more than double the prices that we were prepared to pay for them and we had to beat a hasty retreat. About 20 to 25 years ago when the Ripon Road was opened up and the plots were put up for sale the late Mr. J. M. Tata intended to buy some of the plots if they could be obtained at reasonable prices. The very first plot was sold at two or three times the value we had put on it and not a single plot fetched less than double the amount of our limit. Afterwards a slump took place and I am afraid that the original purchasers made very unremunerative investments. It should also be remembered that prices of all materials and labour have gone up at least 30 per cent. to 40 per cent. during the last few years, and that people cannot therefore afford to pay high prices for land as they cannot obtain much higher rents than before As regards the complaint about the general increase in rents, as far as my experience goes I don't think there is much ground for it and even in building in the Fort, and on the Appollo Reclamation, I can state that rents have not increased appreciably, and in some cases within my knowledge rents had to be slightly recovered. It is possible that after 20 or 30 years when all the resources are exhausted some Reclamation Scheme may be found necessary, but it would be an extravagant and wasteful policy to embark upon such a scheme at the present moment. The provision of a marine and large recreation grounds on the proposed Reclamation may be all very well but it will be a sounder policy to utilise and improve our present resources and to provide for open grounds in those portion of the City where they are more necessary.

I quite agree with Mr. Barucha's view that the cost of Reclamation whenever it is absolutely necessary say 20 or 30 years hence will not be greater than it would be now. In fact it will be much less if we consider the important item of interest on the proposed outlay. While as Mr. Barucha points out the development schemes in the city itself will become more expensive and in some cases prohibitive in course of time.

'THE BRAVEST OF THE BRAVE.'

◆

AN AMERICAN VIEW OF MRS. PANKHURST.

We reproduce from "Harper's Weekly" for November the impression herewith of Mrs Pankhurst by Mr. James Montgomery Flagg, the well-known American artist and writer. He writes: "A little gray mouse defying the lion. Tying fancy knots in his wrinkled old tail and slapping his sagging chops. What part of that frail little body showed the sublime courage she surely had? That was the question that interested me, as I knew that some line or contour, however subtle, must inevitably indicate it.

"Her whole appearance was that of a slender, tiny gentlewoman, a sheltered woman with small bones. The rather middle-aged slump of her shoulders and the small neck and the sweetness of her expression were misleading, as were the weak feminine gestures.

"But in examining more closely I found two physical signs of her spirit—her jaw—although I hesitate to use the term—indicating the fighter, and I rather fancied the fearless straight line of the back of her neck was another indication.

"Her confession of a portion of Irish blood in her veins accounted for a number of qualities, including the human.

"Her clear, simple and eloquent speech was in marked contrast to that of the solemnly fumbled rhetoric of the gentleman who introduced her. The impression was strong that here was a good woman, and great spirit. A spirit that seemed to regard humorously her puny body. It didn't matter. There was nothing hysterical or self-conscious in her. There was no false modesty, on the other hand. She knew that she stood for a big idea—that she was a leader, and said so, but not with self-aggrandisement. I could not help feeling that she had what some call "the vision." When she said that the reason she and they in England were resorting to military was because every other means had been tried, you felt that she spoke bitter truth.

"When she compared her coming to America for sympathy and money for the war chest with Benjamin Franklin's journey to Paris, there was something so beautifully appealing and whimsically pathetic about it all that it brought tears to my eyes. She spoke truth when she called the men the sentimental and unpractical sex!

"She said she was naturally law-abiding. You felt sure of it.

"And if any lout had laughed I knew I should walk right over thousands of respectable ladies' laps and kick a portion of his face in! Sitting near me there were one or two serious suffragettes with watery eyes and blue noses, and I thought to myself: I really don't give a whoop whether you get the vote or not'—which was silly, and so like a man to confound issues with personalities! But although Mrs. Pankhurst is far from beautiful—although she has only a certain piquant prettiness—I knew that if it were in my power to give her the vote I should be glad to, for the simple reason that she wanted it so much—and so sweetly!"

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ALL INDIA NEWS IN BRIEF.

◆

The Secretary of State has sanctioned the transfer of Mastuj and Haspar to the control of Mehtar of Chitral.

The Hon'ble Sir Robert Carlyle, who has been attending the Meeting of the Board of Agriculture at Coimbatore, will return to Delhi on the 21st instant.

The Madras Government have made grants from Provincial revenues amounting to Rs. 14,89,300 to District Boards, to supplement their resources in 1914-15.

As matters are quiet at Muscat the detachment there of the 2nd Rajput Light Infantry will rejoin their Regiment in the Persian Gulf. The Companies of the 102nd Grenadiers will remain at Muscat.

Mr. M. R. Sundaram Iyer, B.A., B.L., who has gone to England to give evidence before the Finance Commission has been elected a fellow of the Society of Statisticians, an honour shared only by a very few Indians.

With reference to various statements which have appeared in the press, it is understood that the Commander-in-Chief has caused the Military authorities to be asked to make all possible arrangements so that the local Indian gentlemen of position may be enabled to see something of the forthcoming Manoeuvres in the Dacca district.

The Government of Mysore have deputed Mr. Beames, the Chief Electrical Engineer, and Mr. Cariappa, the Superintending Electrical Engineer, to visit Calcutta, Madras and Bombay to acquaint themselves with the latest methods in relation to electric tramways. This is in view of the installation of a tramway system for Bangalore City and the Civil and Military Station.

The Earl and Countess of Rocksavage' who are making a tour in the East, are now in Ceylon. The Earl of Rocksavage was quite recently married in London to the daughter of Sir Jacob and Lady Sasson. He is the eldest son of the 4th Marquis of Cholmondeley and is heir to 34,000 acres. He held a Commission in the 9th Lancers and served in the Boer War during 1901-2 as a Railway **Staff Officer.**

Being neglected and left to himself, the Anglo-Indian says the "Empire" has perforce been led to rest content with remaining in the same groove as his forefathers and that groove generally has been the railway the clerkship, the workshop and the jatty; and that groove always implied poor education, poor position and poor morals. Herein lies the reason why so many A. I. appear to be ambitionless.

At the meeting of the Punjab Legislative Council at Lahore on Saturday next the Hon'ble Kassi Ram will ask the following question about banking crisis:—Is the Government aware if the extent of injury caused or likely to be caused to public and to trade and industries of the province by the present financial crisis and, if no help so far has been given, will the Government be pleased to consider if it will extend a helping hand to relieve the situation and in what manner.

Mr. P. S. Krishna Rao, whose death we announced elsewhere was connected with judicial administration of Assigned Tract of Mysore from the period when late Sir Harry Prendergast was Resident in Mysore and was widely esteemed for his outstanding erudition and remarkable modesty. During the Viceroy's recent visit to Mysore His Excellency honoured him with quite a long conversation at the Residency Garden party. Mr. Krishna Rao was just on the eve of retirement.

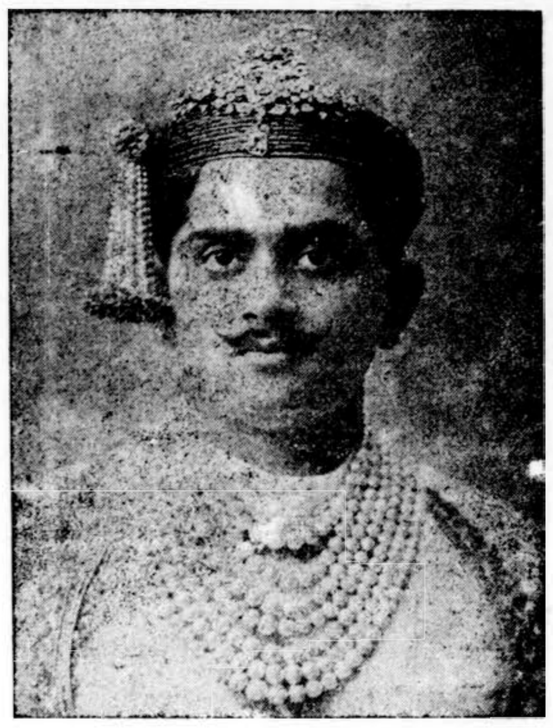
In his report for 1912-13 Pundit H. Krishna Sastri Assistant Archaeological Superintendent fir Epigraphy, Madras tells us that "Sketches were prepared of the busts of copper statues of the famous Indian financier, Todar Mull, and his two wives. . . . These, as in the case of the statues of Krishnaraya and Venkatapatiall Raja, bear on their right shoulders in Nagari and Telugu characters the name of Todar Mull, his two wives Mata Mohanadevi and Pita Bibi and his proper name Lala Khemram."

What might have proved a serious accident happened on Saturday afternoon near the Delhi polo ground. Miss Craddock, daughter of Sir Reginald Craddock, and Miss Benyan, daughter of the Hon'ble Mrs. Spence. were driving in a pony trap when the animal suddenly took fright and bolted. The trap came into collision with a lamp-post and turned clean over, throwing both ladies out. Luckily they both escaped with slight bruises and the pony broke free, also without harm. The trap was a good deal damaged. Polo was proceeding at the time, so there were plenty of spectators who at once extricated both ladies from what appeared at first sight to be a serious accident.

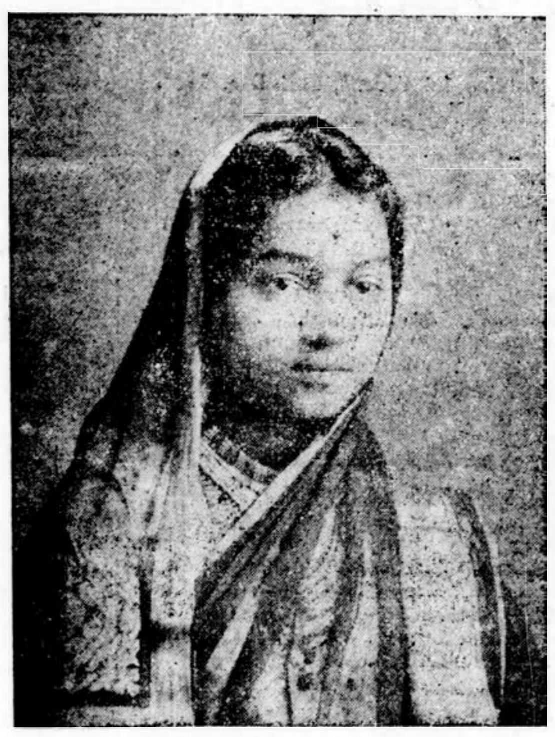
The Government of India have had under consideration the question of the revision of the existing system of allotment of Royal Field Artillery units to stations on relief, and it has been decided to allot each brigade of Royal Field Artillery on relief to particular stations and to leave the details of the distribution of batteries within the Brigade to these stations to be carried out under the orders of these Artillery Brigade Commander. Brigade Commanders will continue to take up their head-quarters at the recognised head-quarters station of the of the Brigade. Once the distribution on relief as decided upon has been carried out no exchance of batheries between carried out no aiszh rlafw maw between stations can take place without the orders of the Government of India.

An interesting ceremony took place in the Madras Harbour at 8 a.m. on Monday last, on the occasion of the movement to a new site of the Harbour foundation stone, which was laid by the late King Edward VII, when Prince of Wales, on the 15th December, 1875. Having obtained an informal expression of approval from H. E. the Governor, H. E. the Viceroy and the Hon'ble Mr. P. S. Sivasawmy Iyer, C.S.I., C.I.E. of the Madras Executive Council in charge of the Marine portfollo, Sir Francis Spring the Chairman decided not to let the anniversary of its original laying pass by without moving the stone to the new site selected for t, namely, facing a similar stone recording the landing in Madras, of the present King, when Prince of Wales, in 1906. The two stones flank the archway beneath the new signal tower, though which all traffic will pass, later on, between the west quays and the city of Madras.

THE BARODA WEDDING.



Prince Shivaji Rao Gaekwar.



Shrimati Tarabai Kadam.

Prince Shivaji Rao, the second son of H. H. the Maharaja Gaekwar of Baroda was married on Thursday to Shrimati Tarabai, the eldest daughter of Sardar Lakshmanarao Kadam Girvikar Ranadhir Bahadur, a Sardar of Baroda State.

ALLEGED ASSAULT BY MAGISTRATE.

◆

CASE DISMISSED.

(Associated Press.)

CALCUTTA, Dec. 19.

The complaint made by Shackaran, the servant of Mr. Hume, Public Prosecutor of the Calcutta Police Court, against Captain Walker, Cantonment Magistrate of Barrackpore for assault which was referred to the Sub Divisional Magistrate of Barrackpore for enquiry and report came on before Mr. J. G. Dunlop, District Magistrate of Alipore. The S.D.O. in his report held that the complainant had used abusive language towards Captain Walker and so he was justified in cuffing him. As regards trespass into the house of Mr. Justice Woodroffe and violently dragging the complainant, it was done with no inimical intent but for the purpose of ascertaining his name. The District Magistrate after going through the report dismissed the complaint.

MANOEUVRES AT SECUNDERABAD.

(Associated Press.)

SECUNDERABAD, Dec. 19.

Inter-brigade training commenced between Chiknur and Mirzapally on the 17th inst Major General Phayre, General Officer commanding the ninth division directed operation and his Assistant Directors were Colonels Strange and Fowler, Major Lawrence and Cassals, Surgeon General Corke and Captain McCullock. Major Wilkinson commanding the white force had marched on the 17th instant by the scheme from Kamareddi, 12 miles north of Chiknur where he was at 10 a.m. with his cavalry in advance in touch with General Rodwel (G.O.C. Khaki Force) Mounted Troops. On the line of Nomilipully defile the Khaki Infantry reached Mirzapally by the scheme at 11-30 a.m. and immediately pushed on to occupy a previously reconnoitred position near Narsingapet. The K'aki Mounted troops were forced to retire in the face of superior numbers of the White Cavalry and suffered in doing so. There were several fierce cavalry actions and eventually the White Infantry were deployed against the Khaki position which had just previously been left. The White force bivouacked at Narsingpet and the Khaki Force receiving orders from G. O. C. the Khaki army retired on Masaipet railway station to cover the arrival of reinforcements. The first of these on Tuesday 18th was the armoured train provided by His Highness the Nizam's Guaranteed State Railway and manned by the Hyderabad Volunteer Rifles belonging to the Railway. Captain Sewell, was in command of the train and Lieutenant Blackwood was with him. Captain Dumbell, Adjutant H V. R. was umpire with the train which was made up of one open truck with a machine gun and one covered truck on each side of the engine in the middle. The White Force left Narsingpett at 8 in the morning, its cavalry preceding it earlier. General Wadeson with the Cavalry Brigade chose to go down the line of the Railway and was checked by the armoured train as well as the Khaki Cavalry. The Khaki took up a strong position east of Masaipet.

After a long and tiring mrach early in the morning and a good deal of digging of trenches on the more forward position. White Force was in front of Khaki's position with its superiority of cavalry on both flanks by noon. The Khaki reinforcements arrived about that hour, viz., two battalions and one cavalry regiment. The forces were thus equal and General Wilkinson decided not to attack that day. General Nixon and staff, southern army were interested spectators and will direct the divisional operations on Friday and Saturday.

GOVERNMENT AND TEMPERANCE.

◆

CURT REPLY TO POONA ASSOCIATION

The following letter from Mr. C. W. A Turner, Under-Secretary to the Government of Bombay in the Revenue Department has been addressed to the Vice-President, Poona Temperance Association.

Sir,—I am directd to rply to the memorial, dated 16th September 1913, submitted by you on behalf of the Temperance Association.

2. With reference to the suggestion for the more frequent convening of local advisory committees, I am to invite your attention to the orders passed on a similar suggestion made in your Association' memorial of 16th July, 1910. Government adhere to the view expressed on that occasion that the orders in force, which allow for a general review being taken of the situation once in three years and the committees being consulted where any important change in the location of liquor-shops is proposed, are sufficient and that nothing is to be gained by more frequent discussion when no changes are contemplated.

3. With reference to paragraph 3 and 7 of the memorial, I am to state that the number and location of liquor-shops in Poona city and Cantonment are matters that come in due course under the review of the local officers and the advisory committees, and Government do not consider that any special orders are required in the matter.

4. Government cannot give any countenance to the suggestion of your Association that the granting of licenses should be removed from the control of the officers who are responsible for the good administration of the country. The arguments advanced in support of the suggestion are based on an entirely erroneous view of the system of administration, of the attitude of the Government officers and of the policy of Government in the matter.

5. The suggestion that the local committees should be granted enhanced power was put forward in your memorial of 10th July, 1910. In reply your Association was informed that Government were responsible for the control of all excise arrangements and that they should not exercise that control otherwise than through their executive officers. Government see no reason to modify that decision.

6. The action of the Collector of Poona in sanctioning the opening of a country liquor shop at Ghoda in the Poona district came under review in connecion with a representation on the subject submitted by your Association. After careful consideration Government came to the conclusion that the Collector's action, which met with the approval of the Commissioner of Customs, Salt, Opium, and Abkari, was fully justified. Your Association was informed of this decision and of the reasons underlying it and the considerations stated in your letter of the 4th October, 1913, afford no ground for any modification of the orders passed on the subject.

I have the honour etc.

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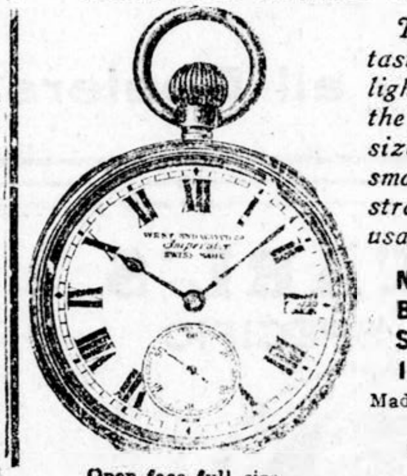

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◆

TO-MORROW'S SERVICES AND PREACHERS.

4th Sunday in Advent, 21st Dec. 1913.

THE CHURCH OF ENGLAND.

The Cathedral (St. Thomas the Apostle), Church Gate Street. Clergy: The Ven. C. M. Barham, Archdeacon and Senior Presidency Chaplain, and Rev. C. D. T. Mason. 7 a.m., Holy Communion; 7-45 a.m., Matins; 8-30 a.m., Holy Communion (Choral). Woodward in E. flat. Hymns 48, 52, 322, 272. 5-30 p. m. Children's Service; 6-30 p.m. Evensong and Sermon. Canticles, Woodward in A. Hymns, 202, 356, 49. Collections for St. George's Hospital Nursing Association. Daily Matins at 7-15 a.m., and Evenson at 5-15 p. m. Daily Holy Communion at 7-45 a.m. On Wednesday, Choral Evensong at 6-30 p.m.

St. Mary the Blessed Virgin. Parel.—Chaplain—Rev. H. Martindale, 8 a.m. Matins and Litany; 8-30 a.m. Holy Communion; 5-15 p.m., Sunday School; 6-30 p.m. Evensong and Sermon; Preacher: Rev. H. Martindale.

Afghan Memorial Church, Colaba.—Chaplain: Rev. C. E. de Coetlogon; 8 a.m., Holy Communion; 10 a.m., Parade Service; 5-15 p.m., Sunday School; 6-30 p.m., Evening Service.

Emmanuel Church, Girgaum.—Clergy: Rev. Canon R. S. Heywood, Rev. H. W. Lea-Wilson, Rev. T. W. Sharpley, Rev. Canon D. L. Joshi and Rev. L. Hari—(English) 8 a.m. Holy Communion; 11 a.m., Morning Prayer, Litany and Sermon; 6-30 p.m., Evening Prayer, and Sermon. Collections Church Expenses and Poor Marathi Service 9 a.m., Gujerati Service 2-30 p.m.

St. Paul's Kamatipura (S. P. G.), Foras Road—Clergy: Rev. A. J. P. French, M.A., (Hindustani). Rev. J. Martin (Tamil). 7-30 a.m., Matins, Litany and Holy Communion (Urdu); 10 a.m., Matins, Litany and Holy Communion alternately (Tamil); 5 p.m., Evensong (Urdu).

Christ Church. Byculla.—Chaplain: Rev. Aikman Wilson, M. Litt. 7-30 a.m. Holy Communion; 8-30 a.m. Holy Communion (Choral) 11 a.m. Matins. 5-15 p.m. Sunday School; 6-30 p.m. Evensong and Sermon.

All Saints' Church, Malabar Hill. No service.

St. Nicholas Church, opposite Prince's Dock.—Chaplain: Rev. G. Murray Wilson, M.A.; 10 a.m., Morning Prayer and Holy Communion; 7 p.m., Evening Service and Sermon. Week days: 7-45 p.m., Evening Prayer.

Holy Trinity Church, Hornby Road. Clergy: Rev. A. L. Bradbury. 8 a.m., Matins and Litany; 8-30 a.m., Holy Communion, 6-30 p.m. Evensong and Sermon.

Holy Cross, Umarkadi (Chapel of Ease to St. Peter).—Clergy: Rev. Father Moore; Rev. J. H. Lord and Rev J. Londhe. 6-30 a.m., Holy Communion (English), 7-30 Holy Communion and Sermon (Marathi); 9 a.m., Morning Prayer and Sermon (Guzarati); 6-30 p.m., Evening Service and Sermon (Marathi).

St. Stephen the Martyr, Bandra.—11 a.m., Holy Communion and Sermon; Rev. H. Martindale, Chaplain, will celebrate and preach. Evenson and Sermon at 6-30 p.m. Rev. Arthur French of the S. P. G. will preach. Collection for the Society for the Propagation of the Gospel.

The Good Shepherd, Dharavi (by Sion)—(Chapel of Ease to St. Paul)—Service by the Clergy of St. Paul's. 7-30 a.m., Holy Communion or Matins alternately; 5-30 p.m. Evensong and Sermon. Tamil service conducted by Rev. J. Martyn.

St. Peter's Mazagon—Clergy: Rev. Fathers Biscoe, Tovey and Rev. Pearce. 6-30 a.m. Holy Eucharist; 7-15 a.m., Matins and Litany; 8 a.m., Choral Eucharist and Sermon by Father Tovey; 6-30 p.m. Evensong and Sermon. Alms for Church Expenses.

CHURCH OF SCOTLAND.

Church of Scotland (St. Andrew's Church), Apollo Street, Fort—Chaplain: Rev W. Thomson M. A. 9-30 a.m. United Morning Service by Rev. R. M. Grey; 6-30 p.m. Evening Service; Paraphrase 39; and Hymns 25, 205 and 35.

Christmas Day. St. Andrew's Church, Apollo St., Fort. Service at 11 a.m. Collection for the Poor. Paraphrase 37 Hymns 28, 30 and 36.

United Free Church of Scotland, Waudby Road.—Chaplain, Rev. R. M. Grey M. A. 9-30 a.m., United Service in St. Andrew's Church; 5 p.m., Evening Service for young people; 6-30 p.m., Evening Service. Preacher: Rev. R. M. Grey.

PRESBYTERIAN.

Ambroli Presbyterian Church. Girgaum Back Road—9 a. m. Morning Service (Marathi). Preacher: Rev. M. B. Nikambe; 6-30 p.m. Evening Service (English). Preacher: Wilson College Missionary Professors in turn at the Wilson College Hall, Chowpatty.

METHODIST.

Taylor Memorial Methodist Episcopal Church, Clare Road, Byculla. Pastor: Rev. W. H. Stephens. 8-15 a.m., Sunday School; 9-30 a.m., Morning Service, 6-30 p.m. Evening Service; 8-30 p.m. Men's Social Hour.

Bowen Memorial Methodist Episcopal Church, Lansdowne Road, Apollo Bunder.—Pastor: Rev. A. N. Warner, M.A.—11 a.m. Morning Service. Preacher: Rev. A. N. Warner; 6-30 p.m. Evening Service. Preacher: Rev. A. N. Warner.

WESLEYAN.

Wesleyan Church, Colaba Causeway.—8-30 a.m. Morning Service, Preacher, Rev. F. Haxt; 5 p.m. Sunday School; 6-30 p.m., Evening Service. Preacher: Rev. F. Hart.

Wesleyan Church, Victoria Gardens.—10 a.m. Morning Service, Preacher: Rev. A. Brown, 5 p. m. Sunday School; Evening Service 6-30 p.m. Preacher: Rev. A. Brown.

BAPTIST.

Bombay Baptist Church (opposite the Post Office) Middle Colaba. Minister: Rev. H. E. Barrell.—9 a.m., Morning Service, Rev. H. E. Barrell; 6-30 p.m., Evening Service, Rev. H. E. Barrell; from 5 to 6 p.m. Sunday School; 5-30 to 6-15 p.m., Adult Bible Class open to all.

CONGREGATIONAL.

American Mission Church.—Hume Memorial Church, New Nagpada Road, Byculla, Pastor, Rev. John Malelu. Sunday School 9 a.m.; Sunday School Teachers' Class 10 a.m.; Gospel Spreading Society 3-15 p.m.; Service 4-30 p.m.; Midday Prayer Meeting, Friday 8-30 p.m., all in Marathi.

ROMAN CATHOLIC.

R. C. Cathedral, Kalbadevie. Vicar, Rev. Dr. B De Mounte.—7 and 8-30 a.m., Masses; 5-30 p.m., Evening Service.

Holy Name, Wodehouse Road.—Clergy. The Jesuit Fathers, 6 a.m., 7 a.m., 8 a.m., 9 a.m., 6-30 p.m.

St. Anne's, Byculla.—Clergy: The Jesuit Fathers; Vicar, Rev. Father Hutemacher, S. J.—6-30 a.m., 7-30 a.m., 8-30 a.m., 6-30 p.m.

Rosary Church, Mazagon.—Vicar: Rev. M. X. Gomes.—Sunday Service, 5-30 a.m., 7 a.m., 8-30 a.m., and 5-30 p.m., Week days, 6-30 a.m., and 7 a.m.

Holy Cross Church, Lower Parel, Clergy: Rev. P. E. Saldanha and Rev. J. A. Gomes.—6 a.m. Mass; 8 a.m. High Mass; 6 p.m., Benediction.

Gloria Church, Parel Road, Byculla, Vicar, Very Rev. L. C. Pera, Hours of Mass: 5-30; 7; and 9 a.m.

TO-DAY'S MENU.

◆

(DINNER FOR FOUR PERSONS).
POTAGE OF RED HARICOT BEANS.
NORMANDY FISH.
DUXELLE PIGEONS.
BRAISED CORNED OX-TONGUE.
OLIVETTE SANDWICHES.
COMPOTE OF CHESTNUTS.

Haricot Beans, As. 3. Fish, As. 7. Pigeons, As. 10. Ox-Tongue, As. 5. Eggs, As. 4. Vegetables, As. 5. Potatoes, As. 1-6. Chestnuts, As. 4. Odds and Ends, As. 4. Total—Rs. 2-11-6.

POTAGE OF RED HARICOT BEANS.

These beans are more nourishing than meat so none need be provided for this soup. Set one or two teacupfuls of the beans to soak over night, and the next day set them on with enough water to cover them and two tablespoonfuls of butter; let them simmer quite slowly for a long time adding more water when necessary. Rub them through a sieve and thin down the puree to the required quantity, flavouring it with celery salt, pepper, onion juice, etc., and adding more butter at the last. Serve with marconi cut into little rounds.

NORMANDY FISH.

Line a dish with finely grated onion, minced parsley, pepper and salt. Lay the fish on this, add more seasoning and just cover it with white wine and water or a little cider; cover and set in a moderate oven till done. Remove the fish, thicken the gravy remaining with white roux and boil for at least ten minutes, adding a little milk if necessary or just a little more wine and water. Just before serving slip in the fish, two dozen oysters and just heat long enough to cook the latter.

DUXELLE PIGEONS.

Fillet the pigeons and saute them in seasoned butter over the fire till slightly browned, then set them to stew very gently in a closed pan either in the oven or over the fire in duxelle sauce. Cook some fresh or tinned mushrooms in some sauce made with meat essence, flavoured with onion, chilli vinegar and parsley till quite soft. Pile them in the centre of the dish, place the fillets round and smother all in the duxelle sauce which is made as follows. Take a tablespoonful each of chopped mushrooms, minced parsley, grated onion (previously blanched) lean bacon, mixed herbs, a pinch of mixed spice, celery salt and pepper. Fry all in butter till slightly browned and moisten with sherry and water till of sufficient quantity, thicken with a little cornflour, strain and pour over the pigeons.

BRAISED CORNED OX-TONGUE.

The tongue should be brought from the market the day before and salted for not more than six hours. The day it is to be used it should be well washed and dried. The bottom of the pan or casserole should be lined with thin slices of bacon, sprinkled with grated onion and carrot and moistened with a teacupful of stock, closely covered and allowed to cook very gently in the oven or at the side of the fire for at least four hours. The gravy may be strained and some meat essence added with flavouring to taste and reduced with the help of some gelatine to a glaze. The tongue should be skinned, set into shape, a frill put round the base and served with the glaze poured over it.

OLIVETTE SANDWICHES.

For this the livers and pickings of the pigeons may be used, slightly cooked in fat and then pounded with a little onion, six spanish olives, seasoning to taste, rubbed through a sieve, moistened with a little mayonnaise sauce. Form the puree into sandwiches with thin slices of brown bread and butter, cut into fancy shapes and serve on a lace doyley.

COMPOTE OF CHESTNUTS.

Remove the shells from a sufficient number of chestnuts and let them cook gently in slightly salted water till quite soft and the skin may be removed, but take care that they do not break. Boil two cups of sugar in one of water with lime juice and gin till when a spoon is dipped into it the thread coming away will snap. Set the chestnuts to cook gently in this for a quarter of an hour or so; when cool pour into a glass dish and serve with whipped cream on top flavoured with lime juice and gin.

A NEW STREET PERIL.

"TERRIBLE THEORY" ADVANCED BY A DOCTOR.

An alarming theory to account for some of the many accidents in the London streets was advanced by Dr. Ehrlich at a Fulham inquest on Nov. 22.

The passage of a bulky and heavily-laden motor lorry would create great wind pressure, he said, and as a result the victim might have been unconsciously drawn underneath the wheels. If the force of the wind created by the passing of a motor vehicle was sufficiently strong it might turn the woman right round and draw her under the wheels.

The Coroner said the streets of London were dangerous enough as it was without such a terrible theory.

The Foreman of the jury, however, expressed agreement with the doctor's explaination as to the danger of the wind pressure.

A verdict of "Accidental death" was returned on the victim, Martha Rolfe, aged 66, who has run over by a motor lorry at Walham Green on Thursday.

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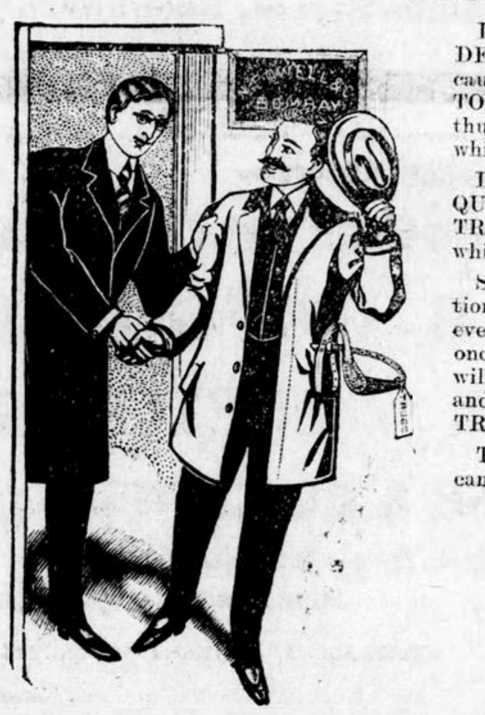

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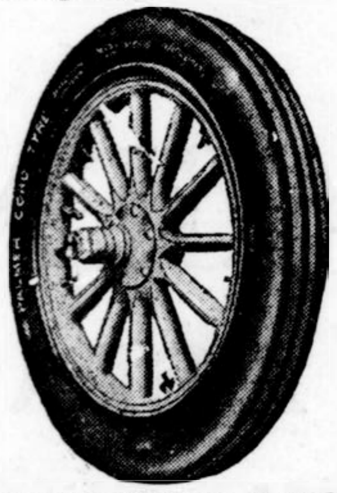

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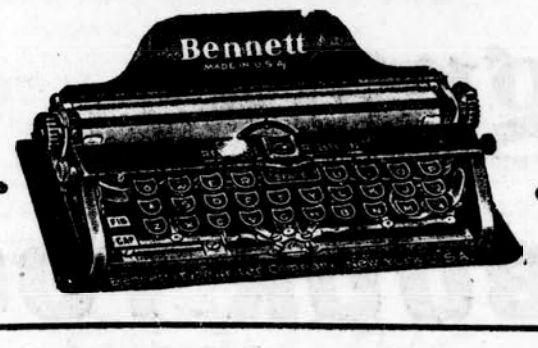

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